



**United Nations**

Department of  
Economic and  
Social Affairs

## Expert Group Meeting

### “Affordable Housing and Social Protection Systems for All to Address Homelessness”

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United Nations Office at Nairobi (UNON)-Nairobi



#### **I. Purpose of the meeting**

In its resolution 2019/5, the Economic and Social Council of the United Nations decided that the priority theme for the fifty-eighth session of the Commission for Social Development would be “Affordable housing and social protection systems for all to address homelessness”. The expert group meeting is convened in the context of this resolution and in preparation for the fifty-eighth session of the Commission to be held in February 2020, which will produce a negotiated policy outcome (a resolution) on the priority theme.

The expert group meeting has been organized by the Division for Inclusive Social Development of UNDESA, in collaboration with the Housing Unit of UN-Habitat. The outcome of the meeting will contribute to the work of the Commission by providing concrete, evidence-based policy recommendations on policies for addressing homelessness, with a particular focus on the roles of affordable housing and social protection for all. The meeting is expected to provide guidance and key input for the preparation of the report of the Secretary-General on the priority theme.

#### **II. Background**

By adopting the 2030 Agenda for Sustainable Development, Member States have committed to achieve sustainable development for all nations and peoples and for all segments of society. Member States pledged to leave no one behind and to endeavor to reach the furthest behind first. While considerable progress has been made in rising economic and social prosperity, such progress has been uneven. In many instances, inequality has not only persisted but increased, and considerable numbers of people within countries are left living in extreme or near poverty and excluded from full participation in economic, social and political life.

Homelessness is one of the manifestations of this inequality. Levels of homelessness have dramatically risen in most of the major cities of the world, affecting both wealthy and poor nations. At least, an estimated 100 million people in the world are homeless. Moreover, about 1.6 billion people—more than 20 per cent of the world’s population—may lack adequate

housing. Addressing homelessness assists Member States in implementing various SDGs, in particular, SDG target 1.3 to implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable, as well as SDG target 11.1 to ensure access for all to adequate, safe and affordable housing and basic services. Identifying the persons experiencing homelessness, determining the drivers of homelessness, and devising successful policies to combat homelessness will also contribute to the pledge to leave no one behind.

### **III. Summary of discussions**

#### **Opening session**

On behalf of Ms. Daniela Bas, Director of the Division for Inclusive Social Development, UNDESA, Ms. Makiko Tagashira delivered introductory remarks, by welcoming the participants and thanking UN-Habitat for an excellent collaboration. She stated that homelessness affects people of all ages, genders and socio-economic backgrounds in countries at different stages of development. The main causes of homelessness are structural, such as poverty, inequalities, unemployment or job insecurity, and lack of affordable housing. Social and economic policies must be in place to address these root causes.

There are also personal and family circumstances, which cause individuals and families to become homeless. For instance, people who lose their job, or with a serious illness or disability, are more vulnerable to eviction, foreclosure and homelessness. Abandoned children, AIDS orphans, children or youth with parents in prison, or orphaned children who have “graduated” from their orphanage often end up living on street. Many women who have escaped domestic violence/abuse or men who have left an institution often become homeless if they do not have any support networks. Moreover, climate change, natural disasters and conflicts are now contributing to the problem by uprooting and displacing entire communities.

All these issues are spread across the three dimensions of the 2030 Agenda for Sustainable Development, namely economic, social and environmental. By focusing on homelessness, the Commission can assist Member States in implementing various SDGs and fulfil the pledge to “leave no one behind”. Social policies need to be strengthened so that all people can access affordable housing and social protection. In concluding her remarks, Ms. Tagashira expressed the hope that this meeting would identify existing gaps, priority areas for interventions, concrete policies and strategies to combat homelessness.

On behalf of Victor Kisob, Deputy Executive Director of UN-Habitat, Mr. Christophe Lalande, Housing Unit Leader at UN-Habitat, welcomed the participants and set out the objectives, background and expected outcomes of the meeting. He expressed his concerns on the increasing number of people who are homeless. The last time a global survey was attempted by the United Nations in 2005 an estimated 100 million people were homeless worldwide. A follow-up study by UN-Habitat in 2015 showed as many as 1.6 billion lived in inadequate housing conditions. Building, buying or renting a home is increasingly becoming out of reach to millions. Additionally, homelessness is a gross violation of the Right to Adequate Housing, to security of person, to health, to protection of the home and family and to the freedom from cruel and inhuman treatment. Adequate, affordable, well-located housing

acts as a pathway to other rights in the city such as education, health and employment. A lack of adequate housing inhibits the proper access to these rights and better opportunities. To that end, housing issues are highly regarded on the Global Development Agenda. Both the SDGs, through its Target 11.1 to provide access for all to adequate, safe and affordable housing by 2030, and the New Urban Agenda have set an unprecedented recognition of how adequate housing can contribute to sustainable development and people's wellbeing.

As the UN agency mandated to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all, UN-Habitat has been promoting the Right to Adequate Housing since its creation and adopted in 2015 the 'Housing at the Centre' approach. In order to address the multiple causes and lasting consequences of homelessness, the housing sector needs strong policies and institutions to maximize its multiplier effect. Mr. Lalande emphasizes that the future of sustainable urbanisation depends on how policymakers position housing as a priority in the public debate around sustainable development. Moreover, when developing, formulating and implementing tools, policies and programmes, special attention should be given to the housing needs of the poorest and most vulnerable, those who live in on the street, in temporary shelters, and housing with inadequate conditions, including women, youth and older persons.

Mr. Lalande ended his statement by affirming that a well-functioning housing sector and access to adequate housing will eventually make a real difference in the lives of people and the prosperity of our countries and cities. He commended UNDESA and the experts' efforts and commitment to the New Urban Agenda and the SDGs, to achieve sustainable cities with adequate and affordable housing for all to address the issue of homelessness.

## **Session 1: Overview of homelessness**

### ***Leaving no one behind: Addressing homelessness in the context of the 2030 Agenda***

Globally, there are 15 million people being forcefully evicted every year, 1.6 billion people living in inadequate conditions, and 883 million living in slums.

The first challenge to address homelessness appears to be the lack of universal definition of homelessness. Homelessness might include different conditions among people living in rough and inadequate housing conditions, temporary emergency accommodation, hidden homelessness, etc. A definition of homelessness reflects different perceptions and policy priorities, which is influenced by political sensitivity, political agendas and biased views - to the point that homelessness is sometimes criminalized. The safest approach would be to define homelessness as "living in severely inadequate condition due to a lack of minimal acceptable housing". An inclusive definition of homelessness should mitigate the risk of inequality, exclusion, and discriminating against those who may need specialized assistance such as people living situations of vulnerability or slums or those facing forced eviction.

Being homeless often means not being entitled to other human rights to work, education, health and security. This appears as the symptom as well as the cause of homelessness, thereby resulting in a vicious cycle for homeless groups. One of the essential reasons why

States failed to address homelessness stems from the Right to Adequate Housing not being realized or being denied.

The right to adequate housing is a fundamental human right recognized by international communities and enshrined in International Human Rights Law. The right contains both freedoms and entitlements and includes seven criteria to define an adequate house, which are legal security of tenure, availability of services, affordability, habitability, accessibility, location and cultural adequacy. Since it is difficult to differentiate who is homeless and who is inadequately housed, the demarcation of adequate housing is very useful to set the bigger picture and address the issue of a lack of definition.

Homelessness has been addressed directly and indirectly in several international agendas. Article 11 of ICESCR prescribes that “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.” In the New Urban Agenda, States made a transformative commitment that they will “take positive measures to improve the living conditions of homeless people with a view of facilitating their full participation in society and to prevent and eliminate homelessness, as well as to combat and eliminate its criminalization.”, and “promote national, sub-national, and local housing policies that support the progressive realization of the right to adequate housing for all.” Homelessness and the right to adequate housing are inevitably linked with those sustainable goals and international treaties. The reference can be found in: SDG 1.3, 1.4, 1.5, 8.5, 10.2, 10.3, 10.4 and in particular 11.1, that “by 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums”.

It was pointed out that the issue of homelessness jeopardizes many of the Sustainable Development Goals. A homeless person is at high risk of suffering from poverty, hunger, poor health, lack of access to education, clean water and sanitation. Moreover, homelessness contributes to rising inequalities and preventing the growth of sustainable and inclusive cities. By addressing homelessness, government can make big improvements in several SDG areas. It also means that addressing homelessness through the lens of the SDGs, using their interlinked nature to create inclusive policies.

Furthermore, housing is already part of the debate on social protection. People experiencing street homelessness in every corner of the globe face negative outcomes related to mortality, health, ability to earn a basic income and other basic elements of survival. To guide social protection and housing policies, an inclusive definition to housing should consider three domains: a) the security domain (security of tenure, exclusive occupation and affordability); b) the physical domain (adequacy of accommodation: durability, amenities, protection from weather, etc.); and c) the social domain (ability to enjoy social relations, privacy, and safety).

### ***State of homelessness in developed countries***

Homelessness is a complex issue, sitting at the intersection of public health, housing affordability, domestic violence, mental illness, substance misuse, urbanization, racial and gender discrimination and unemployment. Firstly, homelessness should be defined in order to effectively address the issue. It covers three domains: security, physical and human.

“Security” relates to the tenure and legal titles people have. “Physical” refers to the durability and physical protection. “Human” concerns the social aspect of one’s life, their family life and their safety. The definition of homelessness also needs to capture the broader aspects including people without accommodation, people living in temporary or crisis accommodation and people living in severely inadequate and insecure accommodation. Secondly, measurement for homelessness are needed.

To better understand and address homelessness, Dame Louise Casey came up with an unusual analogy which considers homelessness as an overfilled bathtub, overflowing a bathroom. Solutions are suggested to switch off the taps of the “homelessness bathtub”, deal with the immediate problem (with those on the street and stuck in a system) and make sure the water flows away properly (sort the system homelessness out long term).

It was conveyed in the EGM that a necessity to address homelessness is the system rather than just a bunch of people that are failing. States should determine where in the system the “leak” is happening, such as evictions, or inappropriate health care and follow up. Employment and educational opportunities are also vital. Therefore, the answer to homelessness is more than a roof and a cup of soup.

Along with the systematic approach, policy should also in line with the principles of: a) strong leadership; b) effective and assertive outreach; c) address inflow as well as outflow; d) a strong lobbying and advocacy strategy; e) focus on the most vulnerable; and f) count and/or measure homelessness based on definition.

### ***State of homelessness in developing countries***

Due to the lack of uniform definitions and different methods of counting, the numbers of homeless people in the developing world remain unknown. However, it is widely accepted that homeless numbers are huge, and the vast majority of homeless people, by any definition, live in the developing world.

In the developing world there are several forms of homelessness, which runs along a continuum, broadly, as follows:

- ‘Rough/street sleeping’. It is the most visible, the most abject and the most obvious. However, in many cases in the developing world, it is not the worst form of homelessness, as it’s usually temporarily and cyclical.
- Pavement dwelling, whereby a regular ‘pitch’ is used over a longer period and some very rudimentary shelter of card, cloth or plastic is erected. This is a temporary and short-term solution.
- Squatting in the same derelict building on a regular, long-term basis. This is also a temporary and short-term solution
- Living in abjectly poor and dangerous, informally built shelter, without services and which fails all tests of adequacy. This is the most common form in the developing world and probably globally,
- Living in temporary refugee camps and without the foreseeable possibility of returning home.

It was pointed out that the categories above are interrelated, as people flow, or are pushed, from one category to the other and back again. Thus, they cannot be understood, or addressed, in isolation of each other. Moreover, within each category there is great diversity of cause and characteristics. This diversity highlights that there is no one size fits all solution.

The socioeconomic context of a country significantly affects the type and characteristics of homelessness. While in the developed world, homelessness is closely linked to employment and housing, in the developing world usually homelessness people work, mostly informally. The level and type of work depends on their background, especially education levels. For instance, street sleepers/squatters tend to do manual and heavy labouring work, daily labouring, rickshaw cycling, portering, handcarts, rag picking, waste collection/ recycling. They may do this temporarily, as an economic strategy, then return to their homes in the rural areas or other cities. The inadequately housed tend to have slightly higher levels of education and work in catering, street trading, small retail, small manufacturing, textile work and domestic work.

In tackling homelessness, there are overly negative and punitive approaches that use legal instruments to support arrest and imprisonment, remove access to water, etc. However, there are several positive and supportive approaches exist that just need to be incentivized. For instance, governments can adopt pro-poor land use framework and secure land titles even for un-bankable land. For relocation and in-situ upgrading, community participation should be put in place during the whole process to ensure the poor has been heard and not rendered homelessness. Moreover, micro finance schemes are often encouraged for house building to enable finance for the low-income groups with informal work. Furthermore, the private sector can also play a big role, and States should encourage their innovation.

During the discussion, it was emphasized that the first challenge was to agree on common definition or descriptions/understanding of homelessness to have robust statistics on this issue. It is necessary to include those inadequately housed under the scope of homelessness. The seven criteria of adequate housing are the result of MDGs and have been measured for years. This is one of the main milestones as the criteria include the norm of inadequacy in the housing sector. Affordability is one of the seven criteria for adequate housing, it has been the key element to link homelessness with the Right to Adequate Housing, also with the whole housing sectors. It is also necessary to link homelessness with extreme poverty so that the issue can be addressed easier under the current framework.

Indeed, poverty, health, employment and inequality are closely linked to homelessness. One solution forward is to provide governments with degrees and types of homelessness, emphasizing that no homelessness is acceptable. It has also been suggested to conceptualize the core of what constitutes homelessness, as the definition of homelessness might vary between developed and developing countries. Further, there is a need to look at cultural particularity and relativity. However, there should be a common ground and distinguish inadequate housing and homelessness. Last but not the least, the urban-rural context matters as they have different standards.

## **Session 2: Drivers of homelessness (Part 1)**

From human-rights perspective, homelessness is a violation of human rights that requires an urgent global response. It is occurring in all countries, threatening the health and life of the most marginalized people. Homelessness is mainly driven by structural causes, including poverty, high and rising inequality in income, wealth, access to land and property and access to credit and financing, high un- and under-employment, the proliferation of insecure and vulnerable jobs, discrimination and social exclusion, lack of social protection, rural-urban migration, unplanned and rapid urbanization, forced eviction due to hike in rents, high cost of energy or healthcare, shortage of affordable housing, privatization of public services, investment speculation in housing, among others. There was a consensus that homelessness should be seen not as a personal failure, but a societal failure. The structural causes of homelessness should be urgently and effectively addressed through legal and policy responses at all levels -global, national and sub-national, particularly in the following areas: regulation and management of housing markets, provisions of social housing or housing assistance for those in need, appropriate assistance and protection against forced eviction, and adequate shelter and services to people living in homelessness.

People become homeless due to multiple, often a combination of various causes and circumstances. In addition to these structural causes, it is also driven by personal and family circumstances, such as family breakdown, domestic violence/abuse, mental health and wellbeing, alcoholism or substance abuse, sudden job loss, serious illness or disability, and high out-of-pocket health costs. People become homeless temporarily or for an extended period, as a result of conflicts or climate-related disasters.

Homelessness occurs when housing is treated as a commodity rather than as a human right. Human rights legal framework, such as the Universal Declaration of Human Rights that recognizes the inherent dignity and of the equal and inalienable rights of all people, the Convention on the Right of the Child (CRC), the Convention on the Elimination of All forms of Discrimination against Women (CEDAW), the Convention on the Rights of Persons with Disabilities (CRPD), among others, can lay the foundation to address homelessness, as these international legal frameworks have been translated into national laws and legislations, and States parties that ratified the Conventions have an obligation to guarantee basic human rights and protect against all forms of discrimination.

Since people living in homelessness are often the poorest in any society, raising their income through extending social protection floors or targeted cash transfers, and creating decent work opportunities are necessary in supporting their moving out of homelessness. National poverty reduction strategies have often left homeless population behind, as they are invisible/not counted in national statistics, due to lack of identity documentation or falling into crack of different administration sectors.

From a human rights perspective, State obligations in relation to homelessness are well established and have been clearly articulated. These include the following immediate obligations of States:

- a) to adopt and implement strategies to eliminate homelessness, with clear goals, targets and timelines;
- b) to eliminate the practice of forced eviction, especially where it will lead to homelessness;
- c) to combat and prohibit in law discrimination, stigma and negative stereotyping of homeless people, including by third parties;
- d) to ensure access to legal and other remedies for violations of rights, including for the failure of States to take positive measures to address homelessness; and
- e) to regulate third-party actors so that their actions are consistent with the elimination of homelessness and do not discriminate either directly or indirectly against homeless people.

As a first step, there is a need to measure the extent of homelessness, disaggregated by gender, race, disability and other relevant characteristics, and monitoring progress, focusing on prevention and addressing its structural causes. To avoid the risk of excluding those who are not ‘visibly’ homeless, not only quantitative but also qualitative evidence (e.g. oral testimony, photographs, or videos) can be included.

**The impacts of structural changes, un- and under-employment, stagnant or falling wages, and less secure jobs on homelessness**

The concept of homelessness is usually associated with the physical location where individuals live or sleep. Homelessness can mean lack of access to minimally adequate housing. Depending on how one defines homelessness, different perceptions, interventions, and even policy options exist. Poor incomes and other decent work deficits, such as lack of social protection, poor working conditions, and poor rights at work are the likely labour market effects on homelessness in Africa where share of informal employment is very high (85.8 per cent), with majority of informal workers being young people (15 – 25 years).

The majority of the children with homeless parents are most likely becoming homeless in Africa. This suggests that experiencing homelessness for the first time as children is a determinant factor for their employment status, income, and their chances of moving out of poverty in later in life. The costs of childhood homelessness are likely to be even greater given that key investments, such as nutrition, health and education, during children’s formative years are disrupted. Homelessness has long-term consequences, as it often leads to deterioration of basic health, loss of self-confidence, dignity and self-respect, and drug and alcohol abuse.

Possible interventions include: a) enhancing social protection; b) promoting and implementing pro-employment labour policies; c) setting and implementing minimum wages; d) supporting the transition from informality to formality; and e) instituting pro-poor and pro-employment macroeconomic policies.

**The impacts of rapid urbanization and rural to urban migration on affordable housing and homelessness: Drawing lessons from Ethiopia’s experience**

The effects of urbanization on affordable housing and homelessness are significant. Rapid urbanization fuelled by rural-urban migration, if managed poorly, intensifies housing demand, exacerbates land shortage, intensifies informal land supply, which could lead to the



proliferation of slums, informal settlements, inadequate housing, extreme poverty, homelessness, unemployment, etc. According to the United Nations, 68 per cent of the world population is projected to live in urban areas by 2050, compared to 55 per cent in 2018, and the pace of urbanization is expected to accelerate in the future, due mainly to rural-urban migration. The proportion of rural migrants in major urban cities in Ethiopia is already significantly high (44.4 per cent on average). The main pulling factors include: the presence of construction activities, demand for urban domestic workers, better pay for service work and the presence of social support, while rural poverty manifested in rural vulnerabilities, diminished land sizes, recurrent drought, absence of effective extension system, high population pressure, and environmental degradation are pushing factors.

While there are no precise data regarding the size and magnitude of homeless population, it is estimated that there are 150,000 to 600,000 street children and a significant number of youths, adult and elderly who are homeless, with the majority living in rental shacks, slums or along roads. They become homeless due mainly to poverty and unemployment. In addition, a husband's disability, death abandonment, violence or alcoholism usually make women and their children fall into homelessness. Most of street children (63 per cent) were born locally or came from within 20 kilo meters. Inadequate support at home was the main reason for street life and the majority slept in the street shelter and shopkeepers' awnings.

The Ethiopian Government nationalized urban land and extra housing in 1975. The housing stock was converted into Government-owned rental units, administered by the Agency for the Administration of Rental Houses, and Kebele Housing managed by Kebele Administration unit (the smallest administrative unit of Ethiopia, similar to a ward). To meet the rising demand for housing, Government in 1991, introduced a leasehold system of urban land, conditioned the availability of housing. However, formal housing was mainly unaffordable for low-income households. Among the rental stock, the primary option for poor households was Kebele house, as private rental market fetches higher rent.

The current housing provision are dominated by: Integrated Housing Development Program (IHDP) model; cooperatives; private formal; private informal; and small real estate sector. The IHDP was launched in Ethiopia in 2005 to address the specific needs of the growing urban poor (lack of housing finance, high housing standards, high interest rate or lack of collateral which severely reducing their secure a home loan). In addition, the Urban Safety Net program was introduced more recently to support over 4.7 million urban poor living in 972 cities and towns, which reached 604,000 beneficiaries receiving conditional cash transfer based on labour intensive public works (84 per cent), or unconditional cash transfer. In addition, they receive free health, education and, with less emphasis, housing. IHDP can be improved to make housing more accessible for poor households, including by: removing down payments; developing an alternative low-cost low-income housing; revisiting housing standards; improving housing finance for the poor; or providing land and infrastructure for low-income housing.

### **Session 3: Drivers of homelessness**

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<sup>1</sup> United Nations (2018), *The 2018 Revision of World Urbanization Prospects: The 2018 Revision*.

### ***Eviction: Intersection of poverty, inequality and housing***

In the American context, eviction means landlord forces tenant to vacate a rental property. Other types of forced moves include home foreclosure, condemned property and natural disaster. Consequently, eviction will have negative impacts on their future housing: eviction increases their residential instability; they might have to relocate to disadvantaged neighborhoods; they have limited access to federal housing assistance; it is difficult for them to rent in private market; and the worst scenario – becoming homeless.

There is no official statistics to measure eviction in the US, certainly it is difficult to capture eviction using surveys as it is hard to capture population, and the estimates affected by how and to whom question is asked. One way to measure it is by counting the number of public court records of civil lawsuits, although not every case was filed has led to an eviction. Overall, the study shows that disadvantaged population are more prone to eviction.

The data of the eviction in the US was collected from 15 states, although the statistics are not aggregated at the state level. There are 82,935,981 individual-level court records and 26,353 aggregated county-year filing counts from 2000 to 2016. Eviction is a common threat to renting households. National eviction filing has increased by 25 per cent from 2000 to 2016 per the number of cases filed. Concentration of eviction filings are found all across the US, with case filing rates highest in the Southeast region.

The states that hold higher filing rates are more likely to have repeated filing cases and this affect people's ability to rent housing in the future because of eviction record. Evictions disproportionately affect the economically disadvantaged, racial/ethnic minorities, and women, and their experiencing an eviction further compounds economic and material disadvantage. Several demographic characteristics are positively associated with the number of filings. For example, the number of evictions increase with the increase of African-American population. However, demographics are not the most significant driver of differences in eviction rates, but state-level landlord-tenant code has a strong role in shaping eviction prevalence.

In conclusion, the following policy recommendations were made. Landlord-tenant code should be amended and standardized to disincentive landlords from repeated filing against the same household, likely for collecting past-due rent. Landlord-tenant policy should provide a fair balance of legal power between landlords and tenants and should not burden tenants with unnecessary eviction records. There should be more uniformity in landlord-tenant code. Moreover, the mechanisms should be in place to scrutinize use of records for tenant screening.

During the discussion, it was pointed out that there were different types of evictions. While the American case shared focuses on the landlord-tenant relationships (or legal evictions), other types of evictions are based on the ownership (expropriation) or without ownership (people living on state land). The prevention of forced evictions lays at the core of UN-Habitat's work, as well as international agendas. Proposed actions for inter-governmental organization include conducting constructive dialogues with states, providing technical assistances, or sending communications to governments. There is also the need to gather

information from the grassroots level, from countries offices and local NGOs, so that there could be a strong coalition to work together in preventing forced evictions.

### ***The impact of personal and family circumstances on homelessness***

Homelessness is a global problem. It is understood and manifests itself in diverse economic, social, cultural and even linguistic context globally and affects both the Global North and the Global South. 7.4 out of every 10 thousand families are experiencing homelessness in the US. Family Homelessness in particular is a growing social problem affecting and weighing on individuals around the world.

The causes of homelessness across the globe are multifaceted and often specific to the social, economic, environmental and geographic context of a population. While there are an infinite number of contributing factors these are contributing factors that consistently stand out, which include: the shortage of affordable housing; privatization of civic services, investment speculation in housing; unplanned and rapid urbanization, people losing their homes and lands to highways and industries, poverty, unemployment; family breakdown, lack of services and access to facilities for those experiencing mental illness (specially with the lack of healthcare), alcoholism/substance abuse, displacement caused by conflicts and natural disasters; domestic violence and the lack of social protection systems including floors.

Domestic violence is a global issue reaching across national boundaries as well as socio-economic, racial, cultural and class distinctions. It is a widespread and deeply ingrained issue that has serious implications on women's health and well-being. Domestic violence is widely ignored and poorly understood. It is also a leading cause of homelessness for women and children. When women are caught in this situation and need to leave their homes, they not only suffer the physical and psychological consequences of losing their homes, their support systems are taken from them as well. This, in turn often has negative ramifications across various sectors of the social system and consequently affects the development of a nation.

Lack of social protection is both the driver and consequence, it plays a significant role in the stability and vulnerability of the individual and the family. It also plays a major role in the composition of the homeless population in any given nation and leaves individuals and families subject to further vulnerability when homelessness occurs.

Those experiencing family homelessness (women and their children) are one of societies most disadvantaged and at-risk populations. Family homelessness once viewed as episodic and situational, has become chronic. Housing is essential to ending homelessness, but alone it is not sufficient. It is well established in international human rights law and its interpretation that housing is not just a physical structure of a roof and walls. Families need more basic supports beyond descent affordable housing to thrive and break the cycle of Homelessness. It is important to point out that everyone is concerned about the adults whereas it is important to provide support for children.

Moreover, families experiencing homelessness are more often experiencing ongoing trauma in the form of childhood abuse and neglect, domestic violence and community violence, in

addition to the trauma associated with the loss of a home. These experiences impact how children and women think, feel, behave, and relate to others, and trauma that goes unrecognized and unaddressed can have potentially devastating implications for development across the life span. Within homeless services settings, a lack of awareness of trauma increases the risk of causing additional harm. The call now within these services is to adopt a holistic trauma-informed care as good practice. Services that are competent in trauma informed care lead to substantially better outcomes for women and children.

In conclusion, the following suggestions are raised to the Member States:

1. Fully recognize the commitments they have made to date through the 2030 Agenda, the Universal Declaration of Human Rights, and Convention on the Right of the Child among other United Nations documents and actively work to achieving them;
2. Address the nature of family homelessness i.e. specifically policies that meet the unique needs of women and children, through gender sensitive policies and resource allocation;
3. Implement “Housing Led” initiatives;
4. Provide adequate housing with support services for families to address the trauma of homelessness in an effort to break the cycle of generational homelessness;
5. Expand local government support for the development of affordable family –sized housing;
6. Implement social protection policies and programmes, specifically ones that ensure access to housing and support systems. Such policies and programmes enable women, children and the family to break the poverty cycle/ reduce inequalities;
7. Push for government policies that finance, promote and invest in civil society and private sector partnerships with organizations who are currently servicing the needs of the Homeless population.
8. Make policy changes to secure flexible funding for implementation of recommendations
9. Actively collect disaggregated data on Homelessness, specifically in relation to Family homelessness, women and children

### ***Socio-economic factors related to homelessness in Brazil***

Brazil has conducted a national survey on the homeless population, which gives a face to homelessness and have helped formulating strategies and policies to address homelessness. The main goals of this national survey are quantifying and investigating the socioeconomic characteristics of homeless people in Brazil, and also supporting the formulation of public policies for the homeless population.

In August 2004, seven homeless people were brutally murdered in São Paulo. The massacre had a huge media coverage and became a milestone in the fight for the rights of homeless people. After the massacre, there was a confluence of actions directed to homeless people in Brazil, which includes the creation of the National Homeless Movement (2004), the first National Meeting of the Homeless (2005), the Organic Law of Social Assistance added the service to homeless people (2005) and the creation of the Inter-Ministerial Working Group to develop public policies for the homeless population (2006). As a result of the demands of

social movements, the National Census Survey was conducted, with the aim to break decades of social invisibility, contributing to the recovery of the status of citizen.

The Survey targeted population over 18 years-old living in the streets. In the Brazilian context, homeless population means a group that is experiencing extreme poverty, broken or weakened family ties and the lack of regular conventional housing, and that uses public places and degraded areas as living space and livelihood, temporarily or permanently, as well as public hostel units for temporary overnight. One of the challenges of the Survey was the high mobility of the homeless population within large cities, which required the information collection in the shortest possible time and in the evening to minimize double counting. At the end of the Survey, 71 Brazilian cities, including 23 state capitals and other 48 cities with more than 300,000 citizens were covered. The national Survey's team include 55 coordinators, 269 supervisors and 926 interviewers. Almost 1500 people collected data for three months between October 2007 and January 2008, with the help of social movements and organizations working with the homeless population.

The Survey found that 0.06 per cent of the population, or 31,922 adults, were homeless, with 82 per cent men, 53 per cent between 25 and 44 years old, and 67 per cent categorized as brown or black<sup>2</sup>. Moreover, 64 per cent of them have not completed the 1<sup>st</sup> educational grade, and 71 per cent worked and performed remunerated activities, such as recyclable materials collectors (28%), car washers (14%), construction workers (6%) and cleaners (4%). Fifty-three per cent of the them earned between USD11 and USD45 per week, merely 2 per cent had a formal work contract, and only 16 per cent made a living by asking for money. Moreover, 76 per cent have always lived in their current city of residence or in nearby municipalities, contradicting the myth that homeless people are from other states or regions. In regard to government benefits, 89 per cent did not receive any benefit from the government and 25 per cent did not have an identification document, hindering their access to a formal job and to public social programs.

Overall, the Survey reduced public prejudice and helped to deconstruct the myth that homeless are “people who come from far away, do nothing, are only asking for money” – a key step towards giving them the dignity and rights of Brazilian citizens. More importantly, as the main outcome of the Survey, Brazil created a National Policy for the Homeless Population to address social problems. This policy provides access for homeless people to social security benefits, social assistance and income transfer programs, and established specialized social assistance centers for homeless population. Further, the Survey improved the Unified Registry for Social Programs, a strategic tool for mapping and identifying low-income families living in Brazil.

### ***The impacts of the financialization of housing on affordable housing and homelessness***

The UN Special Rapporteur on the right to adequate housing recognized that homelessness is a human rights issue, it's not simply just individual failure. Homelessness is the failure of states and all government levels to implement the right to adequate housing. It implies the injustice, inequality of the state. It is a systematic pattern of inequality for those who were

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<sup>2</sup> Brown and black consist 45 per cent of the general population in Brazil.

denied being in society. Unfortunately, the criminalization of homeless became a global phenomenon where people are being criminalized to survive.

SDG 11 target 1 requires by 2030, ensuring access for all to adequate, safe and affordable housing and basic services, and upgrade slums. However, many states have not developed concrete frameworks and local strategies to achieve this goal. Local governments also need national and local housing strategies based on human right and set up a road map to move in a positive direction. With her mandate, the current UN Special Rapporteur on the right to adequate housing makes efforts to hold countries accountable for homelessness through communication.

### Financialization of housing

In recent years, the financialization or commodification of housing appears in many countries. Financialization of housing is a phenomenon describing how “massive amounts of global capital have been invested in housing as a commodity or as security for financial instruments that are traded on global markets, and as a means of accumulating wealth”. Housing is treated as a financial tool to increase capital, rather than as a human right and a place to raise families. As a result, the costs of housing have significantly increased, doubled or tripled, whereas income growth remain stagnant. Many families and individuals are being pushed out of the housing market, due to rent hikes, forced eviction, the removal of rental or gentrification, or rezoning.

At the global scale, investors are looking for underdeveloped properties for future development to leverage profits from their increased value, without any considerations for low-income and marginalized groups who cannot afford them. Especially in the Global South where land grabbing frequently happens, developers tend to buy land and hold it in order to increase its value, depriving opportunities from those who need it. Furthermore, a rise in housing cost and stagnated or declining wages creates a huge gap, to the point that the middle class no longer can access affordable houses in major cities. This has also been encouraged by increased reliance of governments on the private market, shifting away from social housing programmes.

Governments can and should play a role by properly regulating foreign investment in real estate markets, as many countries offer tax incentives and other benefits to attract foreign capital or wealthy investors. Residential investment, in particular, provides many tax advantages, including through real estate investment trusts (REITs) which enables any individual to become a shareholder and get a return on investment with the most favorable tax. It has also been pointed out that the financialization of housing is not entirely an evil, as real-estate development could increase the number of low-income housings. However, the market will not adjust the course by itself without regulations. It requires human rights commitments by all parties involved. Inclusionary housing models, for example, can designate 20 per cent of a housing development as affordable. Moreover, “affordable” housing would not be affordable for low-income households, if mortgage rate is set higher than 10 per cent. The overall challenge is a lack of a system that works for people, when financial markets and corporations have become dominant players in the housing sector around the world.

## **Session 4: The roles of public and private sectors in supporting the affordability of housing**

### ***Challenges faced by the public sector: the control of public spaces and homelessness***

The way urban areas are used, and public spaces are regulated was outlined as an important factor in both addressing the conditions faced by homeless people, and the general quality of life of urban dwellers. Public space was defined as “all places publicly owned or of public use, accessible and enjoyable by all for free”. Investing in public spaces results in, among others, increased social cohesion, cultural interaction, increased mobility and transport efficiency, safety, improved health and well-being, environment and quality of life. There are strategies for controlling and regulating certain types of behavior in public spaces, which outlaw activities, such as drinking, sleeping on benches, begging, washing in fountains, which affect the homeless people and their quality of life. Traditional urban planning processes focused on infrastructure (buildings, roads and traffic), but planners and legislators have been encouraged to shift to a people-focused approach, where infrastructure is built around people’s live activities. Public spaces are places in which marginalized groups are dramatically affected (‘the poor man’s living room’). It is recommended that law and by-laws are reviewed to allow for good quality public spaces for all.

### ***How the private sector can help governments meet the critical need for affordable housing in Africa***

The private sector was outlined as an important player in addressing affordable housing and able to provide solutions to issues of housing in Africa. In Africa’s real estate market, there is a scarcity of long-term financing and a predominance of alternative/informal financing models. The private sector can contribute to affordable housing in both the supply side (land, materials and construction) and demand side (increasing access to housing finance). Creating an affordable housing finance ecosystem can provide a global economic opportunity for the private sector, in view of the quantity of housing units in shortage in emerging markets. The top 16 global markets account for over 35 million units in shortage, representing between US\$600-700 billion in value (2012). By providing affordable housing, in large quantities as opposed to small numbers of luxury housing for the top percentiles, the private sector can tap into an unused market. Sub-Saharan Africa, for example, accounts for over 3.4 million units, representing a potential formal market over USD\$60 billion in total. Green bond markets are another way the private sector can contribute, by investing in energy efficiency and green buildings. Employee housing scheme can improve the quality of life and overall morals of employees. The housing sector is good for households, construction industry, financial sector and the economy, in which the private sector has a large role to play. Key is the mix of investment and advisory services to achieve sustainable operations and increase affordability.

## **Session 5: Policies and measures to ensure access to affordable housing to all**

### ***Inclusive urban development policies, including slum upgrading***

Urban policies are at the core of UN-Habitat's work as well as the SDGs/New Urban Agenda. UN-Habitat's mandate is ensuring adequate housing for all, which is strongly anchored in international policy such as SDG target 11.1 and the principle "leaving no one behind" of the New Urban Agenda. Urban development policies used by UN-Habitat follows the "Housing at the Centre" approach, which provides guiding principles for holistic policies and strategies both for national and local governments. The Housing at the Centre approach aims to achieve transformation on the ground by placing people and human rights at the forefront of the urban sustainable development. Affordability here is at the centre of urban policies and empowering of local authorities to take charge and take a stronger interest.

In the view of UN-Habitat, building a house is about building homes for people, leaving no one behind, building sustainable and inclusive communities and cities and using housing as a multiplier for socio-economic development. When looking at "the right to adequate housing", it contains the right to be free from arbitrary destruction and demolition of one's home, the right to choose one's residence, protection against forced evictions<sup>3</sup>, as well as entitlements of security of tenure, housing, land and property restitution. The concept of adequate housing includes affordability, defined as "the ratio of the average house price is no more than 3 times the annual household income", or "the ratio of monthly rent is less than 30 per cent of the monthly household income".

There is a need to seek a policy environment that creates a path from slums to adequate housing. In general, slums are neglected from policy and regulatory frameworks, thus exposing slum dwellers to an inadequate living environment as well as increasing the risk of evictions. Policies therefore need to be: updated, adapted to slum contexts, holistic and integrated – urban areas and slums are regulated by a series of different policies, laws, regulations and byelaws. A national urban policy can promote a positive mind-set towards slum dwellers and thus set an inclusive and pro-poor tone. Through developing a clear, unified vision for inclusive and sustainable urbanization, strengthening political will and changing the mind-set, creating an enabling environment and institutional setting, the mobilization of all stakeholders to participate in the transformation of slums would be possible.

Moreover, inclusive policies at scale need to have tangible action and a common understanding of linkages between policies and stakeholders. One example is in Brazil where they built an enabling environment for housing delivery at scale through housing and land tenure regularization programmes which targeting low income households. There was an institutional reform and regulatory reform, of the City Statute (2001) which began the opportunity to scale up housing. It created a change and has become a national development priority also seen in Lesotho, Kenya, Ghana, Cote d'Ivoire. The take away from this example is that institutional frameworks can make a difference, as it shows a political commitment to meet the needs of the urban poor. When looking at the differences between slums and homelessness we can look at Kenya which has less counted homelessness however slum units which do not meet the definition of adequate housing. The Participatory Slum Upgrading

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<sup>3</sup> Defined as the "permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection". (UN-Habitat)



Programme offers services to foster a mindset change for inclusive policies, integrated and coherent for enabling policy environment, are at the centre of housing and urban policies, provide alternatives to unlawful forced evictions, addresses the five slum deprivations, while strengthening governance frameworks, and mainstreams UN-Habitats principles for participatory slum upgrading in policies. Meanwhile, the UN-Habitat Global Housing Strategy supports countries in the formulation and implementation of their national housing profiles, policies and implementing strategies, providing regulatory framework analysis, a legal assessment tool.

### ***Policies to promote affordable housing in OECD countries: gaps, challenges and lessons learned***

The OECD presented preliminary findings from ongoing OECD work on homelessness and affordable housing, which are being developed as part of an OECD-wide horizontal project on housing. The OECD has also developed the Affordable Housing Database (AHD) and will deliver a comprehensive Housing Strategy in late 2020.

Based on the data collected since 2014 through the OECD Questionnaire on Affordable and Social Housing (QuASH) sent to 50 countries<sup>4</sup>, the study found: 1) housing trends vary considerably across the OECD; 2) housing costs are high and have increased in recent years in many countries; 3) housing is the single-largest household expenditure on average, and has become less affordable, particularly for low-income households. Middle-income households, especially younger cohorts, face rising housing costs, and are finding it increasingly difficult to become homeowners.

Affordable housing has become a top policy concern for both governments and citizens, in particular for those 20-34 years of age. Low-income households are particularly overburdened by housing costs. In fifteen OECD countries, more than two out of five low-income owners with a mortgage spent more than 40 per cent of their disposable income on housing in 2016. The same share was reached for low-income households in private rental dwelling in thirteen OECD countries. Children are especially exposed to poor housing quality, as more than 1 in five children between 0 – 17 live in an overcrowded household in European OECD countries.

Homelessness affects a relatively small share of the population (less than 1 per cent in 2016) in OECD countries, but the absolute number of homeless people can be significant. In some countries, homelessness has been increasing over the past decades. The rates of people experiencing housing instability are much higher, ranging from 2 per cent to 25 per cent of the population. When looking at these surveys it is important to note that homelessness data are not comparable across countries, due to lack of common definition and different data collection methods of homelessness. This makes it difficult to make cross-country comparison and capture the full extent of homelessness. In addition, how homelessness is counted makes a difference in solutions and policies.

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<sup>4</sup> The questionnaire was sent to all 36 OECD members and additional countries with whom the OECD is engaged.

The homeless population is heterogeneous and have become increasingly diverse in many countries, ranging from chronically to transitionally homeless and include not only single adult men, indigenous populations, people leaving institutional care, but also older adults, youth, LGBTQ youth, families with children and migrants.

The OCED is working with countries to address homelessness and affordable housing policies. In terms of affordable housing policies, most OECD countries provide support mainly through housing allowances and social rental housing. In most OECD countries, policies tend to be skewed towards home ownership. In many cases, these supports are not means-tested (households from all income brackets are eligible). In response to these findings, several preliminary policy considerations could be put forward: making public investment in housing more efficient (including by considering avenues for greater tenure neutrality); incentivizing housing construction overall (including affordable housing and social housing); improving the targeting of housing support to ensure that it benefits those who need it most; reforming rental regulations to strike a better balance between the rights of landlords and tenants; and reducing local barriers to affordable housing development.

### ***Policies to promote affordable housing policies in Pakistan: challenges and lessons learned***

In the case of Pakistan, public housing is in far off locations, urban outskirts with minimal services. Therefore 70 per cent of people do incremental housing construction, where they occupy the lot then expand the house to make rental units. People construct their own style of houses and transform it to suit their needs, conducting business within their homes if they can. However, there are design issues that occur such as unregulated, unhygienic conditions, improper ventilation, drains inside house, wasted materials and a lack of open spaces. To solve this, an incremental housing appraisal has been presented to governments to be implemented through bylaws to finance a proportion of stages in incremental housing construction. The challenges in Pakistan to implement this appraisal are the huge housing backlog (8 million units), a fast-increasing population, failure to collect revenue as low-income groups are not able to afford the cheapest housing unities and outdated policies (the first housing policy in 2001 is based on the 1998 census).

The recommendations based on the case study of Pakistan is to increase the supply of developed land, increase home ownership, promote a direct government role, increase the land supply on the peripheries of urban areas, tax relaxation, amendments to planning rules, increased density (vertical housing expansions), upgrade existing housing, promote micro-finance for incremental housing construction and discourage speculations.

## **Session 6: Social protection policies to address/prevent homelessness**

### ***Social protection systems for all to prevent homelessness and facilitate access to adequate housing***

Social protection systems and measures for all, including floors (the implementation of which is a target of SDG 1) are essential to ensure that no one is left behind. They are fundamental to

prevent and reduce poverty across the life cycle. They include cash transfers for children, mothers with newborns, persons with disabilities, those poor or without jobs, and older persons. Therefore, they interconnect with several SDGs—3, 5, 6, 8, 10, 11 and 16.

Data show that the percentage of population living on less than \$3.2 per day is lower in countries where public social protection expenditure (including health) as percentage of GDP is higher. Similarly, the percentage of the urban population living in slums is lower in countries where the percentage of the total population that is covered by at least one social protection benefit (“effective coverage”) is higher. Therefore, universal social protection systems, including floors, can prevent homelessness and facilitate access to adequate housing.

Social security and adequate housing are considered human rights, yet 55 per cent of the world’s population (that is, 4 billion people) are not covered by any social protection benefit and 23 per cent of the world’s urban population live in slums. Coverage gaps are associated with underinvestment in social protection. In addition, austerity measures such as fiscal consolidation cuts, have forced countries to do narrow-targeting and eliminate schemes, which have had very negative impacts on vulnerable populations.

The objectives of leaving no one behind and creating and extending national social protection floors can be achieved through the joint efforts of the United Nations agencies, at different levels (“Working as One UN”), and the establishment of the Joint SDG Fund.

Strengthening social protection systems, including floors, to prevent homelessness and facilitate access to adequate housing require the following priority actions: 1) accelerate progress towards universal social protection; 2) accelerate progress towards universal health coverage; and 3) ensure policy coherence and coordination with other policy areas. The ways to achieve these actions are to: 1) take a rights-based approach; 2) ensure universal coverage, adequate benefits and comprehensive protection; and 3) put a particular emphasis on including excluded groups.

### ***Finland’s “Housing first” policy: designing and implementing with people having experienced homelessness***

In recent years, Finland has been the only country in Europe where homelessness has decreased thanks to its Housing First policy. In 2018, there were 5,482 homeless people in Finland, and 1,162 of them suffered from long term homelessness. There is almost no rough sleepers as most homeless people (65 per cent) sleep at friends or relatives. Thirty-nine per cent of Finland’s homeless live in Helsinki.

Finland’s Housing First policy is the result of a profound paradigm shift in Finnish homelessness policy, which led to a lease-based housing as a right, moved from a staircase model to “the right to your own door” model, converted shelters to supported housing units with no condition such as demand for sobriety, provided individually tailored support services in housing units, increased the supply of affordable rental housing, and provided preventive measures such as tenant advisory services.

The Housing First policy was successful because of: 1) a strong political commitment in the Government and the Ministry of Environment; 2) a collaborative effort, requiring strong commitment and tight cooperation from a variety of actors across sectors and levels; and 3) official (and financial) commitments from municipalities to adopt the new principle and re-organise their services accordingly.

The Housing First policy took a participatory and inclusive approach both in policy design and service provision with an aim to gather all relevant expertise and knowledge. For instance, changes in the service culture have been implemented: “from being a guard to being a companion, from behind the plexi-glass to playing PlayStation on the same couch”.

In addition, people who experienced homelessness were made experts-by-experience—a means towards a variety of ends: cheaper and better-functioning services, more legitimate governance, as well as ‘empowered’ participants.

In practice, experts-by-experience have been invited to: 1) ministerial steering groups and committees; 2) evaluate existing homelessness services and housing units; 3) take part in steering groups of building / renovation projects and in service re-design (service co-creation); 4) provide peer support and service counselling for others in similar situations; and 5) do advocacy work via media or through creative / artistic means.

### ***Addressing homelessness through public works programmes in South Africa***

Addressing homelessness remains one of the priority programmes of the South African government. The government has addressed the social problem of homelessness mainly through legislations and policies sustained by commitments and partnerships. Through its frontline public works agency, the Department of Human Settlement has delivered housing opportunities and units to a huge number of households and population that is equivalent to that of some medium size countries.

However, the housing programme is faced with some challenges that are material and human in nature. And despite the giant strides that have been made over the years in delivering over 3.3 million housing units and 4.8 million housing opportunities, many more houses are yet to be built as the population increases. There is a vicious, unending cycle of housing need in the country, which has to be addressed.

The following policy recommendations were made:

- 1) Sustenance and intensification of civic documentation issuance such as national identity document and birth certificate;
- 2) Extension of housing benefits right to the previously excluded population;
- 3) implementation of shelter rights for all citizens, including the mentally challenged in accordance with the 1996 Constitution;
- 4) Design of the National Housing Needs Register to accommodate housing succession information. This will entail a follow up on houses whose originally allotted owners are deceased to officially hand such houses over to next family member in succession and register them as such;

- 5) Implementation of complete ban on sale or purchase RDP (freely acquired houses) and other types of houses;
- 6) Implementation of greater access to housing through compulsory employment policy on housing, as currently done with Medical Aid and pension benefits. Employers must provide houses for employees through rent-to-own etc.;
- 7) Extension of public housing to semi-rural areas to arrest the influx into urban areas to obtain houses;
- 8) Economic diversification and strengthening of rural economies should be made a priority in order to create jobs in the rural areas and limit rural urban migration;
- 9) Economic development in the country should be made more evenly distributed across provinces, municipalities and local authority areas. This will lead to more even distribution of economically active population, including those in housing need, which is perceived as more severe in some cities and provinces than in others; and
- 10) Application of the appropriate legislation to expropriate more land for the purpose of redistribution to the landless and building houses for the homeless.

## **Session 7: Policies to address challenges faced by specific groups**

### ***Policies to reduce homelessness among women and female-headed households***

The definition of homelessness presented was “people without proper accommodation”, including people that are living in shelters or temporary accommodation. The main issues presented were the drivers of homelessness of female-headed households; how can we ensure access to affordable housing for women; and what policy measures can we provide for this group.

Policymakers should be aware that a large proportion of the homeless population are women and their children. Therefore, measures to address specific concerns of this group should be designed, based on the understanding of the driver of their homeless. For instance, due to a lack of or limited education, women are often unable to secure well-paid jobs when migrating to urban areas, and thus end up living in slums or in a constant danger of being evicted. Homeless women are often supporting children, which makes them even more vulnerable, as they lack access to enough food, healthcare, and particularly vulnerable to crime or sexual assault.

Women often become homeless as a result of evictions and lack of land ownership. Similarly, widows without male children are often challenged by customary land law that does not allow them to retain land ownership, therefore are evicted and end up on the street. Moreover, credit facilities and finance are not available for the poorest, among them women.

In conclusion, special measures should be taken to address SDG 10 in order to reduce inequalities, which are the root causes of homelessness among groups in a vulnerable situation. Also, it is necessary to respect provisions and protocols that protect the rights of female-headed households, and to advocate for housing finance geared specially for women. Secondly, the issue of access to land and secure tenure should have an angle on female-headed households in order to ensure women’s equal rights to inheritance, affordable housing,

and property rights. For example, the National Housing Policy in Nigeria states that the government has to ensure adequate housing for the poorest but does not state explicitly how to address challenges faced by women in the poorest sector. Last but not least, there should also be a policy that strengthens women's participation in decision-making processes and in government positions. In Africa, only 35 per cent of women occupy government and leadership positions.

### ***Policies to reduce homelessness among older persons and persons with disabilities***

HelpAge International works on the issue of homelessness with an angle on older people and their vulnerability and marginalization. The right to adequate housing therefore was addressed in the context of ageing urban populations. The right to adequate housing is a key component of the broader right to an adequate standard of living and the right to non-discrimination. Governments need to fulfill their commitments made in international frameworks, including the SDGs, the New Urban Agenda, and WHO recommendations regarding adequate housing in older age.

There is a significant gap in understanding the complexity around housing insecurity, even though half of older persons live in relative poverty and in poor living conditions. They are vulnerable due to poverty, lack of any form of social protection, including pension, lack of inheritance rights, elder abuse, migration and health issues. For example, most countries in Africa do not have universal pension. Older persons living in homeless often go through several problems linked to mental health, violence, neglect and separation from their countries, communities, and families.

According to HelpAge, over 500 million older people globally live in cities, and is projected to increase to over 900 million by 2050. Older people also constitute a significant proportion of people living in informal settlements. The challenges faced by older urban residents are exacerbated by increasing incidence of climate and humanitarian emergencies impacting urban areas. Some of the measures undertaken to address these issues are being spearheaded by civil society organizations and the public sector, including the establishment of care centres.

Some examples of older people living in homeless were presented. For example, in New Delhi, with 11 million inhabitants in the city proper, about 150,000 residents are homeless with approximately 10,000 people living on the plains alongside the Yamuna river, many of which come from alienated and marginalized communities. While a few of homeless people are in older age, simply because their life expectancy is greatly reduced when living on the streets, a number of older persons live in destitution, relying on shelters. In Africa, residential homes for older people are not the norm, as they are usually cared by their families and communities. Yet, in Zimbabwe, a small category of older persons, often migrant workers with different nationalities and ethnic groups, live in such institutions.

In sum, older persons, especially for homeless older people, should be empowered, so that they can access to their rights/entitlements to live in affordable and adequate housing, while at the same time holding rights bearers accountable. Further, paralegal support needs to be provided to protect property rights for the older persons. Governments need to ensure the

provision of social housing designed for older age (adequate location, cultural adequacy, as well as considering universal design specially in bathrooms, kitchens, and common spaces), and sufficient universal social security to cover the cost of housing, as well as support the creation of communities of social connectedness. As a final message, we should understand older age as a heterogenous issue where the diversity of issues requires careful and holistic solutions.

### ***Human mobility in the context of climate change, natural disasters and conflict***

In 2018, heightened vulnerability and exposure to disasters and hazards resulted in 17.2 million people displaced, of which East Asia and the Pacific region accounted around 13 million. In sub-Saharan Africa, almost 2.6 million people were forced to flee their homes due to drought, cyclones and floods in 2018. At least 40 per cent of conflicts were linked to the contested control or use of natural resources, such as land, water, minerals or oil in the past 70 years. From 1998 to 2017, disaster-hit countries reported direct economic losses of \$2.9 trillion, of which climate-related disasters accounted for \$2.2 trillion.

Global agendas that are related to these issues include: 1) the Hugo Observatory on Environment, Migration and Climate Change, which includes sophisticated research that makes links between human mobility and environmental degradation; 2) the Sendai Framework for Disaster Risk Reduction, which provides a global framework to reduce the risk of disasters; 3) the SDGs; and the Paris Agreement on Climate Change, which includes the Warsaw Mechanism on Loss and Damage. Besides this, the Global Compact for Safe Orderly and Regular Migration clearly identifies the slow onset environmental degradation, natural disasters and climate change as drivers of contemporary migration. The Platform on Disaster Displacement aims to forge consensus on the rights and protection needs of people displaced in the context of disasters and climate change.

From a Human Rights perspective, it is clear that States and other duty-bearers have responsibilities to address the human mobility challenges created by climate change. The dignity, safety, and human rights of migrants should be ensured in the context of climate change. There is a need to raise awareness on the risks and trends and enhance national and local capacities in climate change adaptation and disaster risk reduction. Tools and knowledge should be provided to local governments and communities to improve forecasting, early-warning systems, identification and assessment of natural hazard risks, and to develop disaster preparedness plans. International cooperation should be strengthened to address existing weaknesses that hinder effective responses, such as, poor institutional capacity, high level of poverty, poor data and limited modeling of climate change impacts at the local scale. Moreover, a data sharing protocol should be adopted to better inform governments to take integrated decisions towards protecting vulnerable groups against climate change and preventing the poorest from being evicted and becoming homeless.

### ***Policies to assist homeless, orphaned and other vulnerable children and youth***

There are numerous and multifaceted reasons that affect the ability of families to care for their children. Until more robust infrastructure and systems are created to support orphaned and vulnerable children, the institutions remain a “necessary evil”.

Some recommendations to address the issue include extending existing poverty reduction strategies, such as cash transfers (CT) programmes to orphaned and vulnerable children (OVC) to all poor households to support families to cope with the vulnerability and to encourage fostering of OVC within families and communities. In Kenya the CT-OVC programme started in 2004 with support from UNICEF to give financial assistance to households dealing with OVC. Evidence shows that cash transfers encourages school attendance, better nutrition, and health, and thus a reduction of homeless children and reduction of child labour.

Recommendations also included the urgent need to extend caring in households for vulnerable children and youth. This includes through the development of social welfare programmes and direct assistance children and youth of safe places to live, food, and free accessible medical healthcare to improve their standards of living and reducing their risk of being homelessness.

### **Session 8: Policy recommendations**

UN-DESA presented the main policy recommendations emanating from the different sessions of the Expert Group meeting. Based on this, the participants were divided into three working groups to discuss and make further policy recommendations about: 1) definition of homelessness; 2) affordable housing policies; and 3) social protection policies.

It was stressed that the lack of housing plays an important role in pushing people into homelessness so that affordable housing policies are needed and necessary to fight against homelessness. Structural causes of homelessness such as poverty, lack of decent work, inequality, and inequality play equally important roles so that social protection measures, including floors, for all are also needed to make sure no one is left behind.

## **DRAFT POLICY RECOMMENDATIONS**

### **Definition of homelessness**

There has been a significant increase in the numbers of people living in homelessness in many countries in the past seven years. However, as each country defines homeless differently (the methods of data collection also vary), it is difficult to make a cross-country comparison.

This stems from the lack of a universal definition of “homelessness”. A common definition of homelessness is necessary to move this agenda forward. Data on, and measurement of, homelessness are vital to address homelessness, as it enables evidence-based analysis and policymaking at the national and local levels.

Data and National Surveys can contribute to the creation of the national policy for the homeless population to address social problems and provide access for homeless people to social security benefits, social assistance and income transfer programmes.



The definition of homelessness should also be linked to the SDGs and measurable. (i.e. 1.6 billion live in inadequate housing conditions, 22 million displaced in average per year due to climate related events). Addressing homelessness should be framed within the 2030 Agenda, in particular with the overarching principle of “no one should be left behind” and to “reach furthest behind first”.

The definition of homelessness should:

- **Be Inclusive:** looking at the social, physical and security domain and making sure that no one is left behind. It should capture: people without accommodation; people living in temporary or crisis accommodation; people living in severely inadequate and insecure accommodation; people who lack access to affordable housing.
- **Be politically sensitive:** differentiating among degrees and types of homelessness, given that no homelessness is acceptable. The definition should take into consideration complexity, recognizing that homelessness can be extremely diverse and takes different forms across countries since the socioeconomic context of a country significantly affects the type and characteristics of homelessness
- **Be seen as a societal failure** rather than just individual. It is a human rights issue. It's the result of structural inequality and discrimination towards those who are denied of their rights to adequate housing. It requires a change in socio-economic systems that produce inequality to provide effective solution to homelessness.

The Expert Group proposed the following definition:

***"Homelessness is a condition where a person or household lacks habitable space with security of tenure, rights and ability to enjoy social relations, including safety. Homelessness is a manifestation of extreme poverty and a failure of multiple systems and human rights"***

In order to effectively address homelessness, it needs to be addressed from the following three domains: Security (security of tenure, exclusive occupation and affordability); Physical (durability, protection from weather, etc.): and Human (ability to enjoy social relations privacy and safety, etc.)

In defining homeless, it could include the following four categories of people:

- 1) ***People living on the streets or other open spaces*** (people sleeping in their cars and other forms of transport; pavement dwellers);
- 2) ***People living in temporary or crisis accommodation*** (people staying in night shelters, people living in homeless hostels and other types of temporary accommodation for homeless, women and children living in refuges for those fleeing domestic violence, people living in camps provided for internally displaced persons, people living in camps or reception centers/temporary accommodation for asylum seekers);

- 3) ***People living in severely inadequate and insecure accommodation*** (people living in extremely overcrowded conditions, people living in non-conventional buildings and temporary structures, including those living in slums/informal settlements)
- 4) ***People lack access to affordable housing*** (people sharing with friends and relatives on a temporary basis, people living in cheap hotels, bed and breakfasts and similar)

### **Drivers of homelessness**

Homelessness is a complex issue, sitting at the intersection of, among others, public health, housing affordability, domestic violence, mental illness, substance misuse, urbanization, racial and gender discrimination, unemployment.

Addressing the structural causes of homelessness is critical, as they are the main drivers of homelessness. Homelessness should be viewed as a violation of human rights (the right to adequate housing)

Drivers of homelessness identified are:

- Structural: Poverty, inequality, un- and under-employment, insecure and vulnerable jobs, ill-health or disabilities, discrimination and social exclusion, lack of affordable housing, the commoditization of housing, forced eviction, urbanization, rural-urban migration, displacement due to natural disasters, extreme weathers, conflict
- Personal or family circumstances: mental health, domestic violence, relation break-ups, substance misuse

Three tier approach:

1. Close the taps (prevent people become homeless)
2. Remove the overflow (provide support to homeless people)
3. Drain the bathtub (address root causes)

### **Housing vs poverty eradication policies to address homelessness**

Housing has become a political issue and has contributed to putting homelessness on the map. Housing is essential to ending homelessness, but housing alone is not sufficient. Tackling homelessness requires a multi-disciplinary approach, involving combatting discrimination, social exclusion, poverty, inequalities, the financialization of housing that leads to vacant property, etc.

There must be a clarification what we mean by ‘housing’, ‘adequate housing’ and ‘affordable housing’. Also, it should be noted that “homeless” is not the same as “housless”. The right to adequate housing is recognized and enshrined within broader international human rights legislation. Affordability is a key criterion of the adequacy of housing. In Habitat, the term “Housing” already incorporates social dimensions, as demonstrated as a slogan “Not Just A Roof”. Homelessness isn’t all about the availability of housing but involves other factors that enable people to lead a safe and decent life without discrimination.

There are policies and programmes to support/deliver affordable housing in countries across the world. However, given that homeless people are, in most situations, the poorest in any society, affordable housing policies and projects are not reaching this group. Many low-cost housings are, simply, not affordable for the very poorest, due to high purchase costs, unavailability or inadequate terms of financing, lack of regular, formal employment, lack of payment flexibility, high interest rates or minimum acceptable income level, which discourage or disenfranchise the poorest. In other cases, affordable housing for low-cost groups are built in peripheral areas of the city, which requires additional costs for transport, local taxes and utility charges. For these reasons, for many homeless people, income is the highest priority, not adequate housing.

The urban poor in the world already construct their own housing, but it is informal and, by UN-Habitat's criteria, inadequate. This problem cannot be addressed by providing for them adequate housing which is unaffordable.

### **Policy recommendations:**

#### The 2030 Agenda and UN Human rights instruments/legal framework

- Fully recognize the commitments made to achieve the goals of the 2030 Agenda, in particular the overarching objective of “leave no one behind” and “reach furthest behind first”, and SDG 1.3 and SDG 11.1, and other related SDG Goals, and the Universal Declaration of Human Rights, and Convention on the Right of the Child; Convention on the Elimination of All forms of Discrimination against Women (CEDAW) among others.
  
- Focusing on people living in homelessness requires addressing various SDGs and commitment to “Leave no one behind”
  - SDG1: End poverty in all its forms everywhere
  - SDG 2: End hunger
  - SDG 3: Ensure healthy lives and promote well-beings for all
  - SDG 4: Ensure equitable quality education and promote life-long learning opportunities for all
  - SDG 5: Achieve gender equality and empower all women and girls
  - SDG 6: Ensure.... Safe drinking water and adequate sanitation for all
  - SDG7: Ensure access to affordable energy
  - SDG 8: Access to decent work for all
  - SDG10: Reduce inequality
  - SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable
  - SDG16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
  - SDG17: Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

## Definition and measurement of homelessness

- Define homelessness as a first step to address it, taking into consideration the degree and different categories of homelessness. It should capture:
  - People living on the streets or other open spaces (temporarily or cyclically) → The extreme poor, street children, etc.
  - People living in temporary or crisis accommodation (e.g. shelters) → Women and children escaping from DV, IDPs, those displaced by natural disasters, climate change, etc.
  - People living in severely inadequate and insecure accommodation → People living in slums/informal settlements, etc.
  - People who lack access to affordable housing → People who are evicted, people living with friends and relatives on a temporary basis, etc.
- Develop concrete strategies/different types of interventions for each category;
  - Human rights violation: Everyone has a right to lead a decent life with dignity: Recognize the “right to adequate housing” – effective monitoring (enforcement and access to legal remedies) and eliminate the practice of “Forced eviction”;
  - Equal access to opportunities and public services, in particular education, healthcare and early childhood nutrition
  - Combat discrimination: eliminate or amend discriminatory laws, protect the rights of tenants, access to justice
  - Policy interventions at all levels: national, federal, local and community levels.
  - Role of women to prevent, address and move out of homelessness - break intergenerational transmission of poverty and homelessness
- Define global street homelessness and regularly measure street homelessness through point-in-time counts or real-time data where it is available
- Actively collect disaggregated data on homelessness, specifically in relation to family homelessness, women and children
- Build capacity of relevant institutions to collect and assimilate data

## Addressing the root causes of homelessness

- Member states are encouraged to develop concrete strategies (social, cultural, economic) and specific interventions to address all categories of homelessness, while implementing existing frameworks and instruments related to homelessness.
- To effectively address homelessness, the three-tiers approach should be applied; 1) prevent people become homeless; 2) provide support to homeless people; and 3) address its root causes.
- The structural causes of homelessness to be addressed include: poverty, inequality, under employment, insecure and vulnerable jobs, ill-health or disabilities,

discrimination and social exclusion, forced eviction, rural-urban migration, lack of affordable/adequate housing. At the same time, personal and family circumstances, such as mental health, domestic violence, relation break-ups and substance misuse, etc. need to be tackled.

- To empower the participation of people living in different categories of homelessness, all policies should involve and hear the voices of those living in homelessness
- Build strong partnerships between state and non-state actors at all levels.

#### Affordable housing policies to address homelessness

- Recognize the diversity of the homeless population and their specific housing needs within their cultural context, and promote equal access to affordable housing
- Clear understanding of levels of affordability, particularly, what constitutes affordability for the lowest income households in the specific country context. (Affordability must also include the full cost of occupying, including transportation costs, infrastructure costs, utility costs, etc.)
- Create enabling strategies, including:
  - a. Consider a range of tenures (e.g. rent to buy, co-ownership) and flexibility of payment systems to accommodate insecure income and transition between tenures
  - b. Support the upgrading and self-provision of secure and affordable housing by the homeless people, including through ensuring the availability of affordable land, in appropriate locations, for individuals and co-operatives
  - c. Consider institutional arrangement and ‘light touch’ ‘pro-poor’ regulatory framework that are supportive of homeless people (reduce administrative costs, streamline procedures, etc.)
  - d. Develop financial systems for low-income households (e.g. flexible low rate housing finance) that allows them to establish credit worthiness
- Develop a clear vision for inclusive sustainable urbanization and implement Housing Led Initiatives, recognizing the right to housing. Address/eliminate “forced eviction”
- Local governments should invest in public space, with the engagement of local communities, as it serves as part of home for poor and marginalized communities and people. Public spaces can help them voice grievances, including police brutality.
- Increase housing affordability by:
  - Incentivizing construction overall, including affordable housing, social housing, incremental housing
  - Targeted housing support and microfinance
  - Reforms to rental regulations
  - Reducing local barriers to affordable housing development

- Expand local government support for the development of affordable family –sized housing and pursue greater tenancy neutrality, ensuring more uniformity in landlord-tenant code and disincentivizing the use of courts for collection of past-due rent to not encourage evictions.
- Promote national policies that finance, promote and invest in public- private partnership (PPP), in accordance with UN Guidelines for responsible business practices, and public-civil society partnerships with organizations currently servicing for the homeless population.
- Make the legal court less landlord friendly. Follow a due process (not always the court) to deal with people who cannot pay their rents or mortgages.
- Sustenance and intensification of civil documentation issuance (national identity document, birth certificates, etc.)
- Address and prevent the commodification/financialization of housing

#### Social policies (including social protection) to address homelessness

- Strengthen national social protection policies and systems and expand the coverage of social protection measures to all, including people living in homelessness. Such policies and programmes enable women, children, older persons, persons with disabilities, indigenous peoples and the family living in extreme poverty to break the vicious cycle of intergenerational poverty and reduce inequalities.
- Investing in social protection floors and basic/social services, in particular, universal access to education and universal health coverage can prevent homelessness.
- Invest in cash transfer programmes, which have proven to be effective to support families cope with vulnerability, encourage fostering and retention of orphans and vulnerable children (OVC), increase school attendance and future outlook of children and adolescents, improve health and nutrition, and reduce child labor.
- Provide social housing with support services for families to address the trauma of homelessness to break the cycle of generational homelessness
- Address family homelessness, including through gender sensitive policies and resource allocation that meet the unique needs of women and children.
- Promote decent work for all, and address low wage, insecure, vulnerable jobs in the informal sector, which often lead to homelessness
- Empower people living in homeless situations, including children, adolescents, young people, older persons, persons with disabilities, indigenous people, and those displaced

by natural disasters and conflicts, through providing equal opportunities, safe places to live, food and free and accessible health care and education.

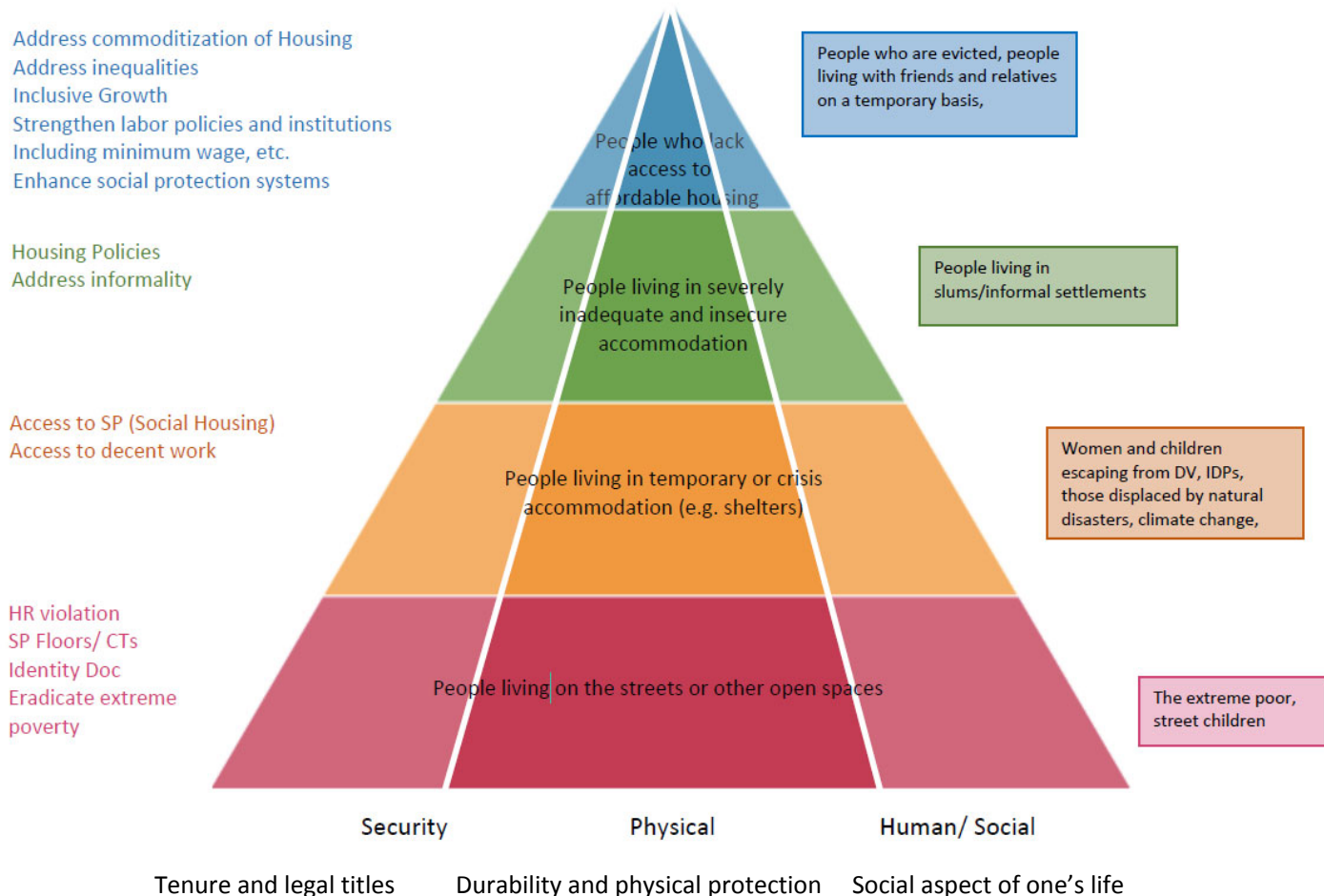
- Combat discrimination and stereotypes against homeless people, through eliminating/amending discriminatory laws, advocacy, awareness raising, as well as protect the rights of tenants, ensure access to justice
- Issue identity documentations to all homeless people (street children, orphans and vulnerable children)

**Proposed description and categories of homeless people and types of policy interventions**

Homelessness: a condition where “a person or household lacks habitable space with security of tenure, rights and ability to enjoy social relations, including safety”. Homelessness is a manifestation of extreme poverty and a failure of multiple systems and human rights

**Types of policy interventions**

**Categories of people to be considered**



This diagram depicts the different levels of homelessness and categories of people to be considered, as well as types of policy interventions and the domains (security, physical and human/social) needed to effectively address them. The most extreme form of homelessness sits at the bottom indicating the significantly large need for the three domains to be addressed.