

## Housing in the time of COVID-19 and beyond: How governments can protect the housing needs of vulnerable populations in developing country contexts

Habitat for Humanity, a global nonprofit housing organization working with communities across nearly 70 countries, works towards a vision of a world where everyone has a decent place to live by building strength, stability and self-reliance in partnership with families in need of decent and affordable housing. With the spread of the COVID-19 pandemic, around the world families are facing both a public health and an economic crisis further worsened by a housing crisis. A safe and secure home is the first line of defense in this pandemic and the preexisting global need for adequate and safe housing will only exacerbate the impacts of the pandemic as it continues. Habitat for Humanity applauds efforts by many leaders around the world to protect housing, but much more must be done.

Very quickly, this global health emergency has become a housing emergency. “Stay at home, save lives” has emerged as a mantra in the fight against COVID-19 worldwide, underscoring how central the home is to public health during a pandemic. Where for many “shelter in place” means adjusting routines and mindsets, for others it is exacerbating the conditions with which they have struggled for too long. The fast-moving challenge posed by the COVID-19 pandemic adds another urgent reason to ensure that the housing needs of diverse communities, including women, children, persons with disabilities, migrants and refugees, the homeless, the elderly and indigenous people, can shelter with safety and stability to protect their health and their families.

An estimated 1.6 billion people already live without adequate shelter. In 39 countries all around the world, over 50% of the urban population lives in informal settlements,<sup>1</sup> and 4.2 billion people live without improved sanitation. Informal settlements are often located in high risk areas, exposed to multiple environmental hazards and are often unserved by public utilities, and have limited access to public transportation, medical services, or educational facilities. Moreover, residents do not possess security of tenure, including a lack of title or inadequate rental agreements, which means many live in constant fear of eviction.

Housing in informal settlements is often poorly constructed, which has significant impacts on the health of households. Evidence shows that households in informal settlements are especially vulnerable to respiratory infections<sup>2</sup> and other diseases due to inadequate access to water and sanitation, poor ventilation, overcrowding, indoor air pollution from cooking with biomass fuels, poor drainage, and exposure to dampness and mold. Shelters are already overcrowded in many settlements due to limited space and in many cases because the only way to afford rent is for extended families to live together. Moreover, residents of these informal settlements are often the most vulnerable within society, relying on employment in the informal sector, have previous exposure to environmental threats and disease, and limited access to health services. Living in

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<sup>1</sup> World Bank Open Data, *Population living in slums (% of urban population), 1990-2014*.

[https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS?locations=IN&year\\_high\\_desc=false](https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS?locations=IN&year_high_desc=false)

<sup>2</sup> Krieger, J., & Higgins, D. L. (2002). Housing and health: time again for public health action. *American journal of public health*, 92(5), 758-768.

these settlements makes already vulnerable populations even more vulnerable to the impacts of a global pandemic.

As Leilani Farha, UN Special Rapporteur on the right to adequate housing stated, “housing has become the front line defense against the coronavirus. Home has rarely been more of a life or death situation.” The Special Rapporteur has also directed States to better protect housing and provide shelter for the homeless in her recent [guidance to States during the pandemic](#).

In their own [global guidance](#), UN-Habitat has called on governors, mayors and local governments to support the most vulnerable and to work with these communities as a priority. They have also noted that the economic consequences for informal settlements will be long-lasting. In their [guidance for responding to the unique needs of informal settlements](#), UN-Habitat notes that this pandemic “is a wake-up call for all of us to join forces to build the resilience of informal settlements and slums to protect against the pandemic.”

Habitat for Humanity applauds the efforts made by multilateral organizations and governments to protect housing, but much more must be done. Habitat for Humanity recommends governments of all levels, including local, regional and national, consider the following policy priorities to protect housing during the COVID-19 pandemic:

### **1. Protect the adequacy, affordability, accessibility and stability of housing**

We recognize that an adequate<sup>3</sup> home can have a transformational impact – fostering stability, security and opportunity – on individuals and communities. In this time of crisis, an adequate home is the most important line of defense in stemming the spread of this disease. Yet, while incomes decrease and health is impacted by COVID-19, rent and mortgage payments are still due, adding stress and duress to families seeking to make ends meet as livelihoods vanish, schools close, and community members fall ill. Home is taking on a new meaning as simultaneous workplace, school, daycare, and safety net. It is essential that all levels of government consider contextually appropriate solutions to protect the homes of those living formally and informally as we all try to flatten the curve and reduce transmission of this disease.

#### **Habitat calls on governments to protect housing adequacy, affordability, accessibility and stability by:**

- Placing a moratorium on evictions to protect tenants under increased pressure to pay rent.
- Providing cash benefits as direct support for struggling families to address their financial needs.
- Providing safe, secure and adequate provisional shelter for the homeless.
- Delaying mortgages payments and freezing rents.
- Establishing relief funds for landlords and mortgage holders who rent properties to third parties to cover losses from cancelled or deferred payments.

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<sup>3</sup> The United Nations’ definition of adequate housing has seven components including: legal security of tenure and protection against forced evictions; availability of services, material, facilities, and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy.

- Supporting the effective and reliable connectivity of all communities through internet and cell-phone service.
- Ensuring households can still access financial and physical resources to incrementally improve their housing to ensure housing is adequate and facilitating a healthy environment by improving structures to address ventilation needs or access to water and sanitation.
- Banning utility shut offs of electricity, heat, and water so that people are safe in their homes.
- Addressing the hygiene and shelter needs of the homeless, or of communities without access to direct, reliable or safe water sources.

## **2. Address the immediate financial needs of individuals during the pandemic, and ensure the sustainability of housing construction markets, to ensure swift recovery for all after the pandemic**

As the global health crisis manifests as an economic crisis, families face an even greater challenge to remain securely housed as markets and job opportunities contract. Without an income, individuals will not be able to pay their rent, mortgages, utilities, or the interest on loans to improve their homes or conduct their businesses. While banking protections vary greatly around the globe, it is essential that developing economies address the needs of even the smallest borrower, especially individuals, as debts will become increasingly difficult to bear as the economic impacts will affect communities at different times throughout this crisis. Moreover, ninety-three percent of adults globally do not have access to housing finance options,<sup>4</sup> as formal financial services are ineffective in reaching people in the world's poorest places. Individuals that are unable to engage in the formal commercial banking system rely on a range of other types of financial institutions including cooperatives, microfinance institutions, and housing finance companies. These individuals must continue to be able to access these services to meet their economic needs during this crisis.

Protection and support of the housing sector itself is also of vital importance as housing construction plays an important role in many countries' GDP and will likely be a key contributor to the broader economic recovery after the current crisis through the creation of local jobs and income. Yet, informal construction labor, which is an important source of income for many low-income households, is particularly vulnerable as job opportunities become more limited with construction slowing during this crisis. Manufacturing has been halted in many countries and regions, and global and regional trade networks have been disrupted. As a result, critical building materials delivered through formal and informal channels are unavailable to households when they may need them most as they respond to their unique, emerging housing needs.

**Habitat calls on governments to address the financial needs of individuals, and to address and ensure the sustainability of housing markets, to protect housing stability in the immediate term by:**

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<sup>4</sup> The World Bank. "Housing for All by 2030." May 2016;  
<http://www.worldbank.org/en/news/infographic/2016/05/13/housingfor-all-by-2030>

- Providing direct financial support to meet the individual needs and responsibilities of residents as they face job loss and economic hardship due to the restriction of markets and market access.
- Ensuring the wide range of financial institutions that provide services to households outside of the formal commercial banking system are accorded the same assistance, by ensuring that they are included in any relief packages to the financial sector.
- Putting controls in place to protect consumers from unreasonable increases in prices of essential items like clean water, food and cleaning supplies.
- Providing mechanisms for informal loan takers to seek financial protections or support in repaying or managing their debts.
- Channeling aid and relief to households through local housing-market actors when possible through cash-based programming.
- Providing grants, loans, and in-kind support to small and informal housing market actors to help them continue their operations and provide essential housing services/products to households both during and after the current crisis.
- Declaring construction and housing services as essential which can continue during the crisis so that these critical markets can continue to operate.
- Ensuring that construction laborers have access to and training on personal protective equipment in order to keep themselves and homeowners safe.

### **3. Address the specific needs of informal settlements in fighting this pandemic**

In informal settlements, the suggested and necessary responses to flattening the curve of this pandemic are often not feasible. Given the dense layout and vulnerable location of most informal urban settlements, there are systemic vulnerabilities that put residents at greater risk of contracting and transmitting COVID-19, such as pre-existing health issues, inadequate housing structures, an inability to store food, larger household numbers, necessary engagement with community members and limited waste management or removal. Moreover, refugees and migrants often find themselves living in slums, and are at even greater risk due to their often smaller social networks, potentially informal status and difficulty in accessing government services. Increased demand for water and sanitation components like clean water or soap, shared sanitation facilities, or predatory pricing practices for bottled water or cleaning supplies, prevents vulnerable populations from accessing necessary tools to fight this disease. Effective solutions for addressing the unique needs of informal settlements during this pandemic will require partnerships involving communities, municipalities, support organizations, civil society, research institutions and relevant government departments in order to be successful.

#### **Habitat calls on governments to consider the specific housing needs of informal settlements during this pandemic by:**

- Recognizing that many residents in informal settlements will be unable to incorporate life-saving preventative measures during this pandemic because of the structure and location of their homes and settlements.
- Enforcing eviction bans, regardless of formality of tenure.
- Ensuring increased provision of handwashing stations, cleaning materials, and clear guidance on the specifics of this disease and why it must be prevented.

- Ensuring access to financial and physical resources for households to improve their housing to ensure proper ventilation, drainage, sanitation access, or food storage;
- Ensuring informal and formal access to utility services are uninterrupted, including water, sanitation, electricity and waste removal.
- Recognizing that relocation to de-densify informal settlements should be avoided except under very specific conditions and after informed consent and the availability of well-located and serviced land and with minimal disruption to people's lives and livelihoods.
- Increasing flexibility of regulatory frameworks and building codes to align with needs and realities of informal settlements to encourage upgrading at more scalable levels.

#### **4. Ensure inclusion and representation of communities in COVID-19 responses and plans**

Habitat has always advocated for the inclusion of stakeholders and communities in decision making processes related to housing and community development. By joining with community members and stakeholders, we can build consensus and local capacity to address common issues identified by community members in protecting themselves and their communities during this pandemic. Moreover, it is essential to educate and encourage community leaders to share accurate information on the ways in which to stem transmission including sheltering in place, engaging in good hygiene practices like regular handwashing, social distancing when visiting grocery stores or essential services, and providing resources including water and shelter kits to further strengthen community resilience and response. Additionally, governments should recognize the layered network of actors which can engage with different sectors of communities, including international NGOs and local civil society groups who may already be providing support and resources during the pandemic.

#### **Habitat calls on governments to integrate the voice of communities into their COVID-19 responses by:**

- Providing accessible channels through which community members and civil society groups can engage with government leadership to raise concerns and receive information on the government's COVID-19 response.
- Integrating locally sourced data on demographics and needs from community members to best prepare response for specific communities and to identify higher-risk individuals who may need specific assistance.
- Facilitating connections between local leaders and health care providers to ensure the appropriate steps are taken to educate residents on the disease, and to facilitate communication, care and additional measures like contact tracing when residents become sick.
- Providing contextually appropriate materials to ensure provision of accurate information on COVID-19 and preventing infection so local leadership can disseminate posters, flyers or other materials in locally-recognized convening points, or directly to households.

## **5. Recovering from crisis: Building a more secure future through housing**

This global health crisis has highlighted that healthy housing is more important than ever. Yet, there is emerging recognition that the systems that govern our cities and human settlements are fractured and inefficient and must be improved if another pandemic is to be averted or contained. Improved quality of housing has proven to have a significant impact on health, education and economic outcomes at the household, neighborhood and city or regional level. By ensuring housing is well-located, accessible, connected to utilities, adequately constructed, not crowded, and affordable, we will ensure that the next pandemic will not unequally impact the most vulnerable.

Habitat for Humanity urges governments to take on a long-term vision to support increased access to adequate and affordable housing for low-income households. As we eventually flatten the curve and economies and communities reemerge, governments of all levels must recognize the centrality of housing in achieving success in recovery and fostering resilient communities through housing.

**Habitat calls on governments to ensure access for all to safe, adequate and affordable housing to reduce exposure and prepare for future threats by:**

### **Ensuring access to adequate housing options for all**

- Reduce overcrowding by enhancing systems for land use planning, implementation of secure tenure mechanisms and regulatory environments that promote physical improvements and safe construction at the household-level.
- Promote a policy of infrastructure improvements to address the many needs in terms of basic services (safe drinking water supply, sanitation, drainage, etc.) in order to foster community-level health with specific interventions directed to diseases like COVID-19 prevention such as hand-washing stations and health infrastructure, e.g. community clinics, community centers that may be used as isolation locations, etc.
- Prioritize and subsidize the upgrading of informal settlements to avert future disasters and pandemics.

### **Expanding affordability through housing finance options**

- Engage the private sector to meet the demand for low-income housing.
- Identify and address key market and policy constraints and gaps that exist in the housing ecosystem that impact the demand and supply of adequate and affordable housing.
- Provide incentives and subsidies to help households and market providers to improve housing conditions incrementally.

### **Promoting secure tenure rights and equitable access to land for shelter**

- Influence customary practices and discriminatory laws that exclude women and vulnerable groups/marginalized communities from owning, possessing and inheriting land and property.
- Ensure strong land governance and administration frameworks.

- Endorse a continuum of land rights approach that embraces a plurality of land rights to increase household stability, investment and security of tenure.
- Prevent arbitrary forced evictions.

### **Enabling stakeholder engagement**

- Implement education and awareness campaigns around safe and healthy shelter and settlements, sharing information on how to improve housing to ensure improved health outcomes.
- Recognize the value of and consult with civil society in delivering housing solutions to vulnerable communities.
- Support people, public, private partnerships and coalitions addressing the upgrading of informal settlements and the delivery of quality affordable housing at scale.
- Recognize and incorporate community data collection and community mapping to inform government decision making.

### **Fostering resilient and responsive communities through housing**

- Invest in profiling urban informal settlements in terms of vulnerabilities, infrastructure access and exposure to hazards in order to create baseline inputs for multi-hazard preparedness and risk-reduction planning, including for diseases like COVID-19.
- Create community-based risk reduction mechanisms in coordination with communities and local government in preparation for future disasters or health threats.
- Ensure policies enforce adequate building standards for healthy housing.
- Ensure tenure security which facilitates housing security during and after disaster, conflict or community-wide health threat.

For questions or comments regarding this policy brief, contact [advocacy@habitat.org](mailto:advocacy@habitat.org).