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Universal Basic Services and Social Protection

POLICY PROFILE 3.4

UNIVERSAL ACCESS TO HOUSING

A contribution to the Roadmap for Eradicating Poverty Beyond Growth

Valentina Vannini [a]

[a] Team of the UN Special Rapporteur on extreme poverty and human rights

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EXECUTIVE SUMMARY

Across the world, housing systems have been gradually subject to financial logics and to growth imperatives, treating homes as assets for wealth accumulation rather than as places to live in security and dignity. The financialisation of the housing market has driven housing costs far beyond wage levels, generating widespread homelessness, forced evictions, overcrowding, and deepening spatial inequality — disproportionately affecting women, groups facing racial discrimination, indigenous peoples, migrants, and persons with disabilities. For people living in poverty, inadequate housing is both a cause and a consequence of exclusion, making Universal Access to Adequate Housing central to the Roadmap.

1. POLICY GOAL

The proposal for Universal Access to Adequate Housing seeks to address the widespread global housing crisis, which is both a human rights and socio-economic challenge. International human rights law recognizes the right to an adequate standard of living, including adequate housing, as a core component of human dignity[1,2,3]. Despite this recognition, more than a billion people worldwide lack adequate housing, living in life- or health-threatening conditions such as overcrowded slums, informal settlements, or environments that fail to meet basic human rights standards[4,5]. Many more face forced eviction or the constant threat of displacement[6,7].

Housing is not merely shelter, it is a foundation for other fundamental rights, including health, education, water, sanitation, and personal security. As such, it is a key capability for human well-being and a precondition for exercising many other freedoms[8]. The United Nations and other global bodies have emphasized that adequate housing must be understood broadly: it encompasses the right to live in peace, security, and dignity, not simply access to a physical structure[9].

Certain groups – such as women, children, homeless persons, people with disabilities, displaced persons, migrants, and indigenous peoples – face heightened barriers to exercising their housing rights due to discrimination, stigma, and exclusion[10]. Addressing these disparities requires policies and positive measures that prioritize the needs of the most vulnerable rather than focusing solely on majority groups[11].

The housing crisis affects both the Global North and South. In many regions, reliance on market mechanisms has failed to deliver affordable housing, exacerbated by deregulation of rents, cuts in social housing investment, and financialization of the housing sector[12,13]. Housing costs have risen faster than incomes in almost every city worldwide, with 90% of urban areas considered unaffordable – average homes costing more than three times the

[1] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat),* Fact Sheet no. 21, Rev. 1 (Geneva: United Nations, 2022), https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing.
[2] Padraic Kenna, *Housing Rights and Human Rights* (Brussels: FEANTSA, 2005).
[3] Mariana Mazzucato and Leilani Farha, *The Right to Housing: A Mission-Oriented and Human Rights-Based Approach*, Working Paper 2023/01, UCL Institute for Innovation and Public Purpose and Council on Urban Initiatives (May 2023)
[4] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[5] Mazzucato and Farha, *The Right to Housing*, 2023.
[6] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[7] Mazzucato and Farha, *The Right to Housing*, 2023.
[8] Ibid.
[9] Ibid.
[10] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[11] Ibid.
[12] Mazzucato and Farha, *The Right to Housing*, 2023.
[13] European Anti-Poverty Network (EAPN), "Towards the Eradication of Poverty: Vision and Recommendations for the EU Anti-Poverty Strategy – Submission to the Call for Input" (Brussels: EAPN, 2025).

average income[14]. In the EU alone, homelessness has surged by 70% over the past decade, affecting 700,000 people nightly in 2020, alongside widespread overcrowding and energy poverty[15].

The primary objectives of a Universal Access to Adequate Housing proposal are to guarantee the human right to adequate, secure, and dignified housing for all[16,17,18]; to eliminate housing exclusion, homelessness, and discriminatory barriers in access to housing [19,20]; to reduce reliance on market-only solutions by strengthening public, social, and community-based housing provision[21,22]; and to ensure that housing policies are inclusive, equitable, and targeted towards those most in need[23].

This policy aligns with international commitments such as the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, SGD 11, the Paris Agreement, and the New Urban Agenda, reflecting a global consensus on housing as a fundamental human right[24].

2. POLICY FORMULATION

Universal Access to Adequate Housing is a policy framework combining legal guarantees, quality and adequacy standards, market reform, and inclusive governance mechanisms. Central to this framework is the legal protection of housing rights, including the establishment in national law of the freedoms inherent to the right to housing, such as protection against forced evictions, safeguards against arbitrary interference with the home and privacy, and the right to choose one's residence and to move freely[25,26]. The framework further requires the guarantee of secure and legally recognized tenure for all residents, the restitution of housing, land, and property to displaced persons, and the prohibition of discriminatory barriers to access to housing[27].

Universal Access to Adequate Housing also entails the enforcement of minimum adequacy standards for all housing, encompassing security of tenure, access to essential services and infrastructure, affordability, habitability, accessibility, suitable location, and cultural adequacy, alongside protections against environmental hazards [28] . In addressing

[14] Mazzucato and Farha, *The Right to Housing*, 2023.
[15] Ibid.
[16] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[17] Kenna, *Housing Rights and Human Rights*.
[18] Mazzucato and Farha, *The Right to Housing*, 2023.
[19] Ibid.
[20] EAPN, "Towards the Eradication of Poverty."
[21] Mazzucato and Farha, *The Right to Housing*, 2023.
[22] EAPN, "Towards the Eradication of Poverty."
[23] Mazzucato and Farha, *The Right to Housing*, 2023.
[24] Ibid.
[25] Kenna, *Housing Rights and Human Rights*.
[26] Mazzucato and Farha, *The Right to Housing*, 2023.
[27] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[28] Ibid.

homelessness, the policy prioritizes a Housing First approach, providing immediate and permanent housing without preconditions such as sobriety or prior training, followed by tailored support for health, well-being, and community integration. Evidence indicates that this approach ends homelessness for at least 80 per cent of participants[29].

Expanding the supply of affordable, non-market housing constitutes a core policy pillar. This includes large-scale public and social housing construction, the repurposing of vacant buildings, and the upgrading of informal settlements, supported by a diversity of tenure models such as social rental housing, cooperative housing, and collective ownership[30,31]. To rebalance housing systems away from speculative asset markets and towards meeting human needs, market-shaping regulations are required, including rent controls, taxation of speculative property holdings, land value capture mechanisms, and support for public land ownership[32,33].

Effective implementation further depends on whole-of-government coordination, aligning housing policy with taxation, financial regulation, land-use planning, social protection, and public health, while ensuring vertical coordination between national and local authorities[34,35]. Inclusive decision-making is mandated through the systematic participation of affected communities, particularly marginalized groups, in housing policy development, monitoring, and local planning processes[36,37]. Public–private–third sector partnerships may be mobilized for the common good, provided they prioritize human rights outcomes and are governed by safeguards against profiteering, clear conditionalities, and value-sharing mechanisms to ensure housing provision responds to social needs[38].

The framework also relies on mission-oriented financing and taxation, including the deployment of patient, outcome-focused public finance, subsidies and tax relief for affordable housing projects, and the taxation of vacant properties, luxury second homes, and excessive housing consumption to curb speculation [39]. Independent monitoring and accountability mechanisms are essential, with oversight bodies mandated to track progress using human rights indicators, investigate policy failures, and ensure accountability of both public and private actors in fulfilling housing rights obligations[40,41]. Finally, Universal Access to Adequate Housing requires alignment with climate objectives through the integration of

[29] Nicholas Pleace, *Housing First Guide Europe* (Brussels: Housing First Europe Hub, 2016).
[30] Mazzucato and Farha, *The Right to Housing*, 2023.
[31] EAPN, "Towards the Eradication of Poverty."
[32] Mazzucato and Farha, *The Right to Housing*, 2023.
[33] EAPN, "Towards the Eradication of Poverty."
[34] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[35] Mazzucato and Farha, *The Right to Housing*, 2023.
[36] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[37] Mazzucato and Farha, *The Right to Housing*, 2023.
[38] Ibid.
[39] Ibid.
[40] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[41] Mazzucato and Farha, *The Right to Housing*, 2023.

net-zero carbon targets, energy-efficient construction, retrofitting, and climate-resilient infrastructure within housing policy[42].

3. EXPECTED BENEFITS

Universal Access to Adequate Housing is expected to generate significant social, economic, environmental, and governance benefits. Social benefits include a reduction in homelessness and housing insecurity, particularly among marginalized populations[43]. Adequate housing is associated with improved health outcomes, including lower rates of respiratory illness, reduced mental distress, and decreased preventable mortality[44]. Stable housing conditions also contribute to enhanced educational attainment, as children living in secure housing demonstrate higher school attendance and improved learning ability[45].

Economic benefits include lower long-term public expenditure on emergency shelters, healthcare services, and social interventions targeting homeless populations[46,47]. Secure housing is further associated with increased economic productivity, as it supports labour market participation and employment stability[48]. In addition, public and private investment in housing construction, retrofitting, and housing-related services contributes to the stimulation of local economies.

Environmental benefits arise from the implementation of energy-efficient housing retrofits and green building standards, which reduce carbon emissions from the residential sector[49]. Climate-resilient housing further reduces vulnerability to climate-related hazards, particularly in flood- and heat-prone areas[50].

Governance benefits include the strengthening of legal protection and access to remedies through the embedding of the right to adequate housing in legislation[51]. Participatory planning processes also enhance trust in public institutions and contribute to more inclusive and democratic governance[52].

[42] Ibid.
[43] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[44] World Health Organization. 2019. World Health Statistics 2018: monitoring health for the sustainable development goals (SDGs). World Health Organization.
[45] World Health Organization. 2017. "2017 annual report WHO/UNICEF joint monitoring programme for water supply, sanitation and hygiene". In 2017 annual report WHO/UNICEF joint monitoring programme for water supply, sanitation and hygiene (pp. 20-20).
[46] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[47] Mazzucato and Farha, *The Right to Housing*, 2023.
[48] Ibid.
[49] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[50] Ibid.
[51] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[52] Mazzucato and Farha, *The Right to Housing*, 2023.

4. EVIDENCE, EXAMPLES & BEST PRACTICES

Evidence from multiple contexts illustrates both the scale of the housing affordability challenge and the effectiveness of rights-based housing policies. In the European Union, housing remains the largest household expenditure, with 10.6 per cent of urban households and 7 per cent of rural households spending more than 40 per cent of their disposable income on housing in 2023[53]. Rising housing costs, combined with broader cost-of-living pressures, have elevated affordable housing to a central political concern, contributing to the establishment of a dedicated European Commissioner for Energy and Housing and a Special European Parliament Committee on the Housing Crisis[54,55].

At the municipal level, Barcelona's Right to Housing Plan ("Pla pel Dret a l'Habitatge de Barcelona", PDHB) demonstrates how embedding the right to housing within city governance can translate into concrete outcomes. The strategy integrates measures to prevent housing emergencies, expand the supply of affordable housing, redevelop existing housing stock, and ensure its appropriate use. The PDHB has enabled new public–private partnerships, opened new markets for affordable and sustainable housing, and accelerated project delivery, illustrating the feasibility of a this approach to housing policy[56].

At the European level, the Shift Directives provide a set of ten actionable steps for governments, institutional investors, and advocates aimed at countering the financialisation of housing and reorienting housing markets towards human rights outcomes. These directives serve as a practical framework for aligning market behaviour with social objectives[57]. Similarly, Vienna's large-scale social housing model highlights the market-stabilising role of a strong public and non-profit rental sector. Nearly 60 per cent of rental housing in Vienna is social housing, delivered through a balanced mix of publicly owned units and non-profit providers, supported by long-standing public–private partnerships. Evidence indicates that a 10 per cent increase in social housing supply is associated with an average 5 per cent reduction in market rents, underscoring its affordability and stabilisation effects[58].

Evidence also supports the effectiveness of Housing First approaches in addressing homelessness. Research from the United States, Canada, and multiple European countries shows that Housing First programmes end homelessness for at least 80 per cent of participants, demonstrating both their effectiveness and suitability for addressing chronic homelessness[59]. In parallel, the integration of housing policy with energy efficiency objectives has shown positive economic and environmental outcomes. Experiences from Scandinavian countries indicate that large-scale retrofitting programmes can improve

[53] EAPN, "Towards the Eradication of Poverty."
[54] Ibid.
[55] European Parliament, *"Highlights | Home | Hous | Committees,"* European Parliament, accessed January 30, 2026, https://www.europarl.europa.eu/committees/en/hous/home/highlights.
[56] Mazzucato and Farha, *The Right to Housing*, 2023.
[57] Ibid.
[58] Ibid.
[59] Pleace, *Housing First Guide Europe*.

housing quality and habitability while reducing energy costs and utility expenses, particularly for low-income households[60].

Finally, best practices in inclusive housing governance highlight the value of participatory approaches. Cities such as Montreal and Helsinki have institutionalised community participation in housing planning processes, resulting in housing designs that more closely reflect residents' needs and contribute to reduced opposition to new developments[61].

5. OBJECTIONS, POTENTIAL BARRIERS & COUNTERARGUMENTS

The implementation of Universal Access to Adequate Housing has given rise to a number of recurring objections and barriers, alongside corresponding counterarguments.

A first objection concerns the assumption that Universal Access to Adequate Housing would require governments to build housing for the entire population. In response, it is clarified that the right to adequate housing does not impose an obligation on the State to construct the full housing stock. Rather, it requires governments to prevent homelessness, prohibit forced evictions, address discrimination, prioritize vulnerable groups, and ensure security of tenure. These obligations can be fulfilled through legislative, administrative, and policy measures, as well as by enabling private, cooperative, and community-led housing provision. Direct public construction is required only in specific circumstances, such as disaster recovery or urgent housing needs among the most vulnerable populations[62,63].

A second objection relates to concerns that housing rights may obstruct urban development and infrastructure projects. The right to housing does not prohibit redevelopment or projects that necessitate displacement; instead, it establishes conditions to safeguard affected populations, including meaningful consultation, minimization of eviction impacts, fair compensation, and the provision of adequate alternative housing. When managed in accordance with these principles, redevelopment can simultaneously support urban modernization and the protection of housing rights[64].

A major barrier arises from the financialisation of housing markets, whereby the growing influence of profit-driven financial actors contributes to rising housing prices and channels investment towards luxury units rather than affordable housing[65]. Universal Access to Adequate Housing policies can counter these dynamics through rent regulation, vacancy

[60] Mazzucato and Farha, *The Right to Housing*, 2023.
[61] Sara Ross, "Strategies for More Inclusive Municipal Participatory Governance and Implementing UN-Habitat's New Urban Agenda," *Canadian Bar Review* 96 (2018): 294.
[62] Kenna, *Housing Rights and Human Rights*.
[63] Mazzucato and Farha, *The Right to Housing*, 2023.
[64] Ibid.
[65] Ingrid Leijten and Kaisa De Bel, "Facing Financialization in the Housing Sector: A Human Right to Adequate Housing for All," *Netherlands Quarterly of Human Rights* 38, no. 2 (2020): 94–114.

taxation, expansion of social housing, and broader measures aimed at de-financialising housing markets[66].

Fiscal constraints and political resistance to large-scale public investment constitute a further barrier. However, evidence from contexts such as Vienna and Barcelona, as well as from Housing First programmes, demonstrates that targeted public investment in affordable housing generates measurable social and economic returns, including reductions in homelessness, lower healthcare expenditure, and improved labour market participation[67,68]. Financing instruments such as land value capture mechanisms, public–private partnerships with strong social safeguards, and mission-oriented public investment banks can support effective resource mobilisation.

Opposition from private sector actors concerned about potential profit losses represents another barrier. Counterarguments highlight that well-designed partnerships can align private incentives with social objectives, offering stable returns while delivering affordable housing. The use of clear conditionalities and value-sharing mechanisms ensures that private sector participation contributes to the common good without undermining affordability[69].

Finally, cultural and institutional resistance to change may hinder implementation. Incremental integration of rights-based approaches into existing planning, taxation, and housing policies, combined with demonstrable success stories—such as reduced homelessness through Housing First programmes—can build public and political support. Public engagement and community participation further reduce resistance by enhancing legitimacy and trust in housing policy reforms[70,71].

6. IMPLEMENTATION STEPS

The implementation of Universal Access to Adequate Housing requires a phased approach over time, coordinated action across governance levels, and differentiated strategies adapted to country income levels and contexts.

In the short term (2–3 years), priority actions focus on establishing legal foundations and emergency protections. Governments are expected to enshrine the right to adequate housing in national and municipal legislation, drawing on international human rights standards[72,73]. Immediate safeguards should be introduced to protect households at risk, including emergency moratoria on evictions and foreclosures, expanded rent subsidies, and the scaling up of Housing First programmes for people experiencing or at risk of homelessness[74]. At the

[66] Mazzucato and Farha, *The Right to Housing*, 2023.
[67] Ibid.
[68] Pleace, *Housing First Guide Europe*.
[69] Mazzucato and Farha, *The Right to Housing*, 2023.
[70] Ibid.
[71] Pleace, *Housing First Guide Europe*.
[72] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[73] Mazzucato and Farha, *The Right to Housing*, 2023.
[74] EAPN, "Towards the Eradication of Poverty."

same time, baseline monitoring systems should be established using human rights–based indicators disaggregated by income, gender, and other relevant factors to identify inequalities and guide policy responses[75]. Strengthening local housing offices and National Human Rights Institutions is essential to handle complaints, promote accountability, and ensure early enforcement of housing rights obligations[76].

In the medium term (around 5 years), implementation shifts toward systematisation and scale. Governments should roll out national and regional housing strategies with clearly defined work plans, measurable targets, and alignment with minimum housing quality standards and indicators[77]. Affordable housing supply must be expanded through social housing programmes, cooperative models, and public–private partnerships with social safeguards[78]. In high-pressure housing markets, rent regulation and limits on speculative vacancies should be implemented to stabilise prices and protect tenants[79]. Housing policies should also be integrated with access to energy, water, transport, and social services to ensure adequacy and long-term sustainability[80].

In the long term (around 10 years), housing rights should be fully embedded in planning, budgeting, and governance frameworks at all levels of government[81],[82]. Affordability must be preserved through the long-term protection of social housing stocks, cooperative ownership models, and anti-speculation rules[83]. Large-scale retrofitting of housing is required to support decarbonisation and climate resilience, while safeguarding affordability for low-income households[84]. Over time, a rights-based housing culture should be fostered through public education initiatives and institutionalised participatory decision-making processes[85].

Effective implementation also depends on coordinated action across governance levels. At the local level, municipalities play a central role by integrating affordable housing targets into land-use plans, zoning regulations, and building codes to promote inclusive urban development[86]. Local authorities are often the primary implementers of public housing projects, social rental schemes, and Housing First programmes, working in partnership with community housing providers and cooperatives[87]. They are also responsible for enforcing rent controls, building safety standards, and anti-discrimination rules[88]. Participatory budgeting and community engagement mechanisms enable residents—particularly vulnerable groups—to shape housing priorities and monitor outcomes, strengthening

[75] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[76] Ibid.
[77] EAPN, "Towards the Eradication of Poverty."
[78] Mazzucato and Farha, *The Right to Housing*, 2023.
[79] EAPN, "Towards the Eradication of Poverty."
[80] Mazzucato and Farha, *The Right to Housing*, 2023.
[81] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[82] Mazzucato and Farha, *The Right to Housing*, 2023.
[83] Ibid.
[84] Ibid.
[85] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[86] Mazzucato and Farha, *The Right to Housing*, 2023.
[87] Pleace, *Housing First Guide Europe*.
[88] EAPN, "Towards the Eradication of Poverty."

legitimacy and accountability[89]. Municipal accountability mechanisms, such as ombudsman offices or local human rights commissions, investigate complaints and ensure compliance with housing rights obligations[90].

At the national level, governments are responsible for legislating the right to housing through constitutions, human rights acts, or sector-specific laws, thereby creating enforceable legal obligations[91,92]. National housing strategies should be developed and adequately funded, linking policy objectives to measurable targets and human rights–based indicators[93]. Fiscal instruments, including budgets for social housing construction, housing allowances, and rent subsidies targeted at low-income households, are essential[94]. Judicial systems must be empowered to adjudicate housing rights violations through direct application of domestic and international legal provisions[95]. National Human Rights Institutions play a key role in monitoring compliance, advising on law and policy, and investigating violations[96].

At the regional level, housing rights protections should be incorporated into regional legal frameworks, such as the European Social Charter or the African Charter on Human and Peoples' Rights. Regional bodies can support standard-setting and monitoring by establishing benchmarks, including minimum quality standards and composite housing exclusion indicators using instruments such as EU-SILC data (European Union Statistics on Income and Living Conditions)[97]. Regional courts and commissions adjudicate violations and contribute to guiding national reforms through case law[98]. Regional cooperation also facilitates the sharing of best practices, pooling of financing tools, and joint investment in cross-border housing initiatives[99].

At the international level, UN treaty bodies, including the Committee on Economic, Social and Cultural Rights, define the scope of the right to adequate housing through General Comments and Concluding Observations[100]. States are required to submit periodic reports on implementation, complemented by shadow reports from independent experts and civil society to strengthen accountability. UN-Habitat and other agencies promote global strategies and guidelines, such as the New Urban Agenda, which support enabling approaches to shelter, sustainable urbanisation, and safeguards against forced evictions. International development banks, UN agencies, and bilateral donors contribute through capacity-building, technical assistance, and funding aligned with human rights principles.

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[89] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[90] Ibid.
[91] Mazzucato and Farha, *The Right to Housing*, 2023.
[92] Leilani, Farha. 2019. "Report of the Special Rapporteur on guidelines for the implementation of the right to housing." UN Doc A/HRC/43/43. Available at : https://docs.un.org/en/A/HRC/43/43
[93] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[94] EAPN, "Towards the Eradication of Poverty."
[95] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[96] Ibid.
[97] EAPN, "Towards the Eradication of Poverty."
[98] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*
[99] Mazzucato and Farha, *The Right to Housing*, 2023.
[100] United Nations, *OHCHR Fact Sheet On The Right To Adequate Housing (Un-Habitat)*

Implementation strategies must also be differentiated according to country income levels. In low-income countries, priorities include preventing forced evictions, upgrading informal settlements, and ensuring access to basic services such as water, sanitation, and energy[101]. While public budgets may be limited, governments retain the primary responsibility for planning, coordinating, and delivering housing interventions, working in partnership with community organisations and NGOs, and leveraging international financial support, technology transfer, and capacity-building to enhance the reach of these programmes[102]. In middle-income countries, rapid urbanisation frequently outpaces housing supply, requiring strong rent regulation, affordable housing quotas in new developments, and expansion of housing linked to public transport[103]. Policies must address both slum upgrading and speculative real estate investment that inflates prices[104], while public–private partnerships can support large-scale affordable housing if robust social safeguards are applied[105]. In high-income countries, the primary challenge is affordability and accessibility rather than overall housing shortages, largely driven by speculative investment and luxury-oriented construction[106]. Appropriate strategies include taxing vacant properties, limiting rent increases, expanding social and cooperative housing, and enforcing energy-efficiency retrofits without triggering rent spikes[107, 108]. Strong monitoring systems and legal enforcement mechanisms are essential to ensure compliance with housing rights obligations[109].

Table 1. Matrix for policy implementation: Participatory civil dialogue

LEVEL OF GOVERNANCE	Local	National	Regional	Global
	X	X	X	X
TIME HORIZON	**Short-term (2-3 years)**	**Medium-term (5 years)**		**Long-term (10 years)**
	X	X		
				X

[101] Ibid.
[102] Ibid.
[103] EAPN, "Towards the Eradication of Poverty."
[104] Leijten and De Bel, "Facing Financialization," 100.
[105] Mazzucato and Farha, *The Right to Housing*, 2023.
[106] Leijten and De Bel, "Facing Financialization," 100.
[107] Mazzucato and Farha, *The Right to Housing*, 2023.
[108] EAPN, "Towards the Eradication of Poverty."
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8. PEER-REVIEWERS

Housing First Europe & FEANTSA – European homelessness policy network, FEANTSA (European Federation of National Organisations Working with the Homeless)

Nicholas Pleace – Professor of Social Policy, University of York

Manuel B. Aalbers – Professor of Human Geography, KU Leuven

Mariya (SR on Housing) – Housing rights researcher / Social Rights (SR) on Housing Initiative