



Issue description

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Issue of: Informal Settlements

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Introduction:

In today's world one of the most serious problems we need to solve is the issue of informal settlements. Nowadays even in developed countries, millions of people live in "informal settlements" and many more struggle to find affordable housing. Access for all to adequate, safe and affordable housing is part of Sustainable Development Goal 11 and the right to an adequate standard of living is included in the Universal Declaration of Human Rights. Millions of people are constantly struggling to find a place which meets the aforementioned requirements. However, the circumstances in which they find themselves are inapt for settling, therefore informal settlements are still usually the only option these people have.

One of the main causes of the 2008 global financial crash was the housing crisis, which was not addressed properly at the time and has not been since then. Instead of improving, the situation just worsened and reached the point where housing is treated as a commodity. 213 million people have become residents in informal settlements since 1990 and now a quarter of the urban population lives in such accommodation.

A number of factors have contributed to the emergence of informal settlements, namely population growth, rural-urban migration, lack of affordable housing, weak governance (particularly in policy, planning and urban management), economic vulnerability and low-paid work, marginalisation and displacement caused by conflicts, natural disasters, climate change and many more.

Finding the right solution to this crisis is crucial as the last global survey carried out by the UN in 2005 revealed that 100 million people were homeless and 1.6 billion lacked adequate housing.

Definition of key terms:

Informal settlement

Informal settlements are residential areas where

- inhabitants often have no security of tenure for the land or dwellings they inhabit – for example, they may squat or rent informally;
- neighbourhoods usually lack basic services and city infrastructure;
- housing may not comply with planning and building regulations, and is often situated in geographically and environmentally sensitive areas.



Affordable housing

Affordable housing is a type of housing which is deemed affordable to those with a median household income or below as rated by the national government or a local government by a recognized housing affordability index.

Homeownership

The situation of owning one's house or flat or of having a mortgage on it.

Slum

A slum is a highly populated urban residential area consisting mostly of closely packed, decrepit housing units in a situation of deteriorated or incomplete infrastructure, inhabited primarily by impoverished persons. Most lack reliable sanitation services, supply of clean water, reliable electricity, law enforcement and other basic services. Slum residences vary from shanty houses to professionally built dwellings which, because of poor-quality construction or provision of basic maintenance, have deteriorated.

Slum upgrading

Slum upgrading is an urban renewal strategy which consists of the demolition of slums, undertaken cooperatively by large corporations to make way for hotels and various other institutions. The main objective of slum upgrading is to remove the poor living standards of slum dwellers and largely focuses on removing slum dwellers altogether. It is considered by the proponents a necessary and important component of urban development in the developing countries. However, many people do not believe that slum upgrading is successful as community planners believe that there is no successful alternative of where these displaced slum dwellers should go.

Global financial crash

A worldwide period of economic difficulty experienced by markets and consumers. A global financial crisis is a difficult business environment to succeed in, since potential consumers tend to reduce their purchases of goods and services until the economic situation improves.

Rural-urban migration

The process of people moving from rural areas to cities. This causes two things to happen:

- Urban growth - towns and cities are expanding, covering a greater area of land.
- Urbanisation - an increasing proportion of people living in towns and cities.

Urban poverty

The ratio of the number of people living in informal settlements (the number of city-dwellers living in poverty is also part of it) situated in urban areas compared to the number of people who don't live in informal settlements.

Poverty line

The poverty line, as defined by the U.S. federal government, is an annual income that is three times the cost of a nutritious diet, as computed by the U.S. Department of Agriculture.



Right to adequate housing

The human right to adequate housing is more than just four walls and a roof. It is the right of every woman, man, youth and child to gain and sustain a safe and secure home and community and to live in peace and dignity.

General overview:

The rate of homelessness has reached an unacceptable point of which we cannot look over anymore. 213 million informal settlement residents have been added to the population since 1990.

One of the major causes of the 2008 global financial crash was the housing crisis. By not having addressed it properly then or since then, it has only gotten worse. The number of people living in informal settlements keeps increasing drastically year by year. Considering the fact that with almost every recent plan and project we were unable to improve the situation, perhaps we need to look for different possibilities.

How it affects society

Contrary to popular belief, many people living in informal settlements have jobs and earn money. However, unfortunately even with their salary they cannot afford an apartment, thus they have to seek other solutions which is why many of them end up in informal settlements, slum areas. The rate of the growth of the population in these areas is quite alarming. Even though there are obvious signs of the existence of these areas, it is popular among governments not to acknowledge the existence of informal settlements. This undermines city-wide sustainable development and prosperity. As these areas of cities and towns expand, “These settlements continue to be geographically, economically, socially and politically disengaged from wider urban systems and excluded from urban opportunities and decision-making” says William Robert Avis in his article about informal settlements.

Consequences

There has been a change in how people view homeownership. In the past, people wanted to buy a house as soon as possible. There was this sense that the best they can possibly do is buy a house as soon as they can, because prices will only go up. However, nowadays the younger generations do not tend to make this decision so quickly. It is thought that perhaps prices will go down, thus making the decisions take longer. Homeownership in general is not as much of a value as it used to be for younger people. In fact, the rate of homeownership in the US has fallen to a level unseen since the 1990s.

Another major consequence, although not obvious at first sight, is regarding the construction field. There are fewer people employed in construction than in the previous decade. People in the construction sector buy their resources from other sectors and if construction projects slow down, other sectors decline as well. Owing to this process economy suffers major setbacks.

Apart from social and economic consequences, the health issues surrounding this topic should be mentioned as well. People living in informal settlements lack basic sanitary equipment, thus cannot take care of themselves properly. The lack of hygiene in their lives mean that they are much more vulnerable to diseases. And when a person living on the streets falls ill there is

not much chance of them being provided any medicine or medical care. This not only affects them, but also the people surrounding them. Diseases spread very easily in unsanitary places and can quickly become epidemics if they are not dealt with properly.

Why people become homeless

There can be several reasons listed as to how and why a person can become homeless. Although it might seem impossible to wake up one day with no roof over our heads after having a well-managed life, millions of people have to go through this annually. Many homeless people go from having a job and stable residence to losing it all. This rapid change might occur due to different social and economic factors. Two main drivers are poverty and lack of affordable housing. Many people living in poverty live with no savings, thus when a sudden change for example loss of one's job, health issues or other serious events occur, they are left in a situation with more debt than they can possibly repay.



Avalon Housing April 8 2013

As it was mentioned above and can be seen on the diagram, there are various factors that can trigger homelessness.

Losing a job is much more common nowadays than in previous decades. The job market has become less stable due to the decline in manufacturing jobs, outsourcing jobs to foreign countries and an increase in temporary and part-time employment. Not only are jobs far less secure than in the past, they also pay less considering the rate of inflation. For instance in the 1960s a family of three could live above the poverty line on a minimum-wage. However, nowadays in many countries globally the yearly earning of a family of three with one person doing a minimum-wage job would not sustain them above the poverty line. To sustain a life in an ever-growing metropolitan city is even harder. Considering the prices of an average apartment in such a city we can clearly conclude that it is virtually impossible to sustain an apartment from the salary of a minimum-wage job.



Major Parties Involved:

UK

Homelessness has gotten out of hand in Britain with more than one person dying on the streets every week. The number of people living on the streets and in informal settlements has skyrocketed by 134 % since 2010. The issue is very urging as people sleeping rough die at about 43 years of age, which is half of the average life expectancy in the UK.

Finland

Over the last 10 years the situation in Finland has improved like nowhere before. The rate of homelessness has decreased by 35 % and the government plans on abolishing it completely in the next few years. The method used there seems quite easy, they take housing as a basic human right, rather than considering it as an award. For instance, unlike elsewhere, people with addiction have the same chance of being provided accommodation as anyone else.

France

Homelessness in France is a significant social issue, affecting over 140,000 people including 30,000 children. Only in and around the capital, Paris, there are an estimated 29,000 homeless people with about 8,000 sleeping rough on the streets.

The Netherlands

As in France, homelessness is an urging social problem in the Netherlands as well. Homelessness is especially common among younger people, partly due to the extremely long waiting lists for student accommodations. *Statistics Netherlands* is responsible for the official statistics about homelessness, however they do not include any homeless illegal immigrants.

USA

Homelessness is not a new phenomenon to US citizens as it has emerged as a national issue in the 1870s. BBC reporter, Hugo Bacheaga says that homelessness is a deepening crisis on the streets of America. About 0.18 % of the population lives in informal settlements in the United States, it affects virtually everyone. There are people on the streets of all ages, gender and ethnicity.

Housing First

The aim of the relatively new program is to take homeless people from the streets directly to a safe accommodation of their own, rather than having to go through several “levels” of housing. The program works in a number of countries including the USA, Canada, Denmark, Finland and others. Apart from positive feedback, it received negative criticism too.



Timeline of events:

- After the early history of homelessness, the Great Depression of the 1930s caused a devastating epidemic of poverty, hunger and homelessness.
- In 2002, children and families were the largest growing segment of the homeless population in the USA.
- In 2008-2009, major investments were made to reduce and prevent homelessness in the USA
- In 2015, UN Member States adopted the 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals, with number 11 being partly about providing Access for all to adequate, safe and affordable housing.
- In 2018 research showed that Finland improved its rate of homelessness by 35 % over the time of 10 years by implementing the methods of the Housing First program.

Previous attempts to solve the issue:

- In 1979, the founders of *Coalition for the Homeless* filed a lawsuit against the City and State of New York arguing that homeless people had the constitutional right to shelter in New York. "The lawsuit pointed in particular to Article XVII of the New York State Constitution, which declares that "the aid, care and support of the needy are public concerns and shall be provided by the state and by such of its subdivisions...." Article XVII was adopted by New York voters in 1938, in the midst of the Great Depression, and has provided a vital protection to impoverished New Yorkers ever since." It can be read on the official website of *Coalition for the Homeless*.
- In 2008 the Finnish government introduced PAAVO I, a programme aimed at halving long-term homelessness across ten cities by 2011. Although they started out great, the goal was missed. However, as an indicator of the importance of solving the problem, PAAVO II was launched in 2012. Its goal is to completely eliminate homelessness. The Finnish use methods of *Housing First*.
- UN Sustainable Development Goal 11.1: By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums
- Article 25 of the Universal Declaration of Human Rights recognises the right to housing as part of the right to an adequate standard of living. It states that:"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."
- Article 11(1) of the International Covenant on Economic, Social and Cultural Rights (ICESCR) also guarantees the right to housing as part of the right to an adequate standard of living.
- The right to adequate housing was a key issue at the 1996 Habitat meeting in Istanbul and a main theme in the Istanbul Agreement and Habitat Agenda. Paragraph 61 of the agenda identifies the steps required by governments to "promote, protect and ensure the full and progressive realisation of the right to adequate housing".



- The 2001 Habitat meeting, known as Istanbul +5, reaffirmed the 1996 Istanbul Agreement and Habitat Agenda and established the UN Human Settlement Programme to promote the right to housing in cooperation with the Office of the High Commissioner for Human Rights. Known as UN–HABITAT, the programme is the most important international forum for the right to housing.
- Participatory Slum Upgrading Programme (PSUP – UN-Habitat)
 - Reference: <http://unhabitat.org/initiatives-programmes/participatory-slum-upgrading/>
- Global Housing Strategy (UN-Habitat)
 - Reference: http://mirror.unhabitat.org/downloads/docs/11991_1_594827.pdf
- United Nations Special Rapporteur on Adequate Housing
- Basic principles and guidelines on development-based evictions and displacement, A/HRC/4/18, available at: <http://www.ohchr.org/EN/Issues/Housing/Pages/ForcedEvictions.aspx>
- Guiding Principles on security of tenure for the urban poor, A/HRC/25/54, available here: <http://www.ohchr.org/EN/Issues/Housing/Pages/AnnualReports.aspx>
- Committee on Economic, Social and Cultural Rights, General Comments 4 (adequate housing) and 7 (forced evictions), available here: <http://www.ohchr.org/en/hrbodies/cescr/pages/cescrindex.aspx>
- Cities Alliance
 - Reference: <http://www.citiesalliance.org/>
- Shack/Slum Dwellers International
 - Reference: <http://www.sdinet.org/>¹

Possible solutions and approaches:

- *“Recognition of informal settlements and human rights.* Urban authorities that adopt rights-based policies and integrated governance create prosperous, sustainable and inclusive cities.
- *Government leadership.* National governments must provide enabling environments to develop and implement appropriate policies to bring about change. Governments at all levels must connect key stakeholders, harness local knowledge, enact policies and plans and manage incremental infrastructure development.
- *Systemic and citywide/at-scale approaches.* Initiatives work best when they capitalise on agglomeration economies; use innovative financing and taxes; ensure equitable land management; recognise multiple forms of employment; reintegrate informal settlements with infrastructure and services via planning and design; clarify administrative responsibility for peri-urban areas; and undertake sensitive planning to avoid exposure to environmental hazards.
- *Integration of people and systems.* Governments must develop and coordinate broader integrated frameworks that are underpinned by urban planning, legislation and finance arrangements; are supported by interconnected institutional arrangements; and ensure the inclusion of marginalised groups and key stakeholders. Participation must be at the

¹ Based on: https://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements.pdf



heart of this approach, ensuring an understanding of economic and social community dynamics.

- *Housing.* The provision of affordable, adequate housing, including in situ upgrading and avoidance of forced evictions, security of tenure and livelihood and employment generation, all play a role in urban prosperity.
- *Long-term financial investment and inclusive financing options.* Sustained investment in affordable housing and upgrading programmes is critical. This includes pro-poor housing plans and financial support for all tiers of government.
- *Developing participatory, standardised and computerised data collection.* Residents of informal settlements should be engaged in local data collection. Data collected at community level must be standardised and linked to city, regional, national and global comparative indicators. Data collection must also be embedded in monitoring and evaluation processes.
- *Peer learning platforms.* Platforms that draw on stakeholders' knowledge should be prioritised to facilitate peer learning. These platforms may include a range of communication strategies and multimedia mechanisms.”²

² https://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements.pdf
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Annex:

Graph 3. Long-term homelessness in PAAVO municipalities 2008-2016



