
HOUSING MUST BE AT THE CENTRE OF OUR RESPONSE TO THE NOVEL CORONAVIRUS AND IN THE POST COVID-19 ERA

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Habitat for Humanity has a vision where everyone has a decent place to live and to bring people together to build homes, communities and hope. As an organisation, we promote decent affordable housing for all and support the global community's commitment to housing as a basic human right. We work to secure just and fair housing policies to eliminate the constraints that contribute to poverty housing. In a time like the present, adequate housing needs to rise to take a central place in local, national and global agenda's as it is the key to ensuring safety, protection and well-being.

The COVID 19 pandemic, declared by the World Health Organisation (WHO), first broke out in China in December 2019 and has since that time affected over 199 countries and has brought the plight of poverty, inequality and the lack of services and opportunity into the spotlight. And yet underlying these afflictions is one glaring reality – the fact that access to adequate housing is yet to be realised for millions across the globe. The figure of one billion slum dwellers is regularly quoted and is reminder of how many people live in overcrowded conditions without the very basic amenities to enable them to thrive and live in dignity. In times like these, the measures that have been outlined as key to combatting the virus are basic services such as water and sanitation that are fundamental to ensuring hygiene in our communities. These services do not exist apart from and are connected to housing and human settlements. Fragile housing conditions have underscored the inequitable access to the very resources needed to effectively combat the novel coronavirus.

The Special Rapporteur on Housing, Leilani Farha has noted that the key strategy of preventing the spread of the illness is to stay home and has urged governments to take action to “prevent anyone falling into homelessness and ensure access to adequate housing for those without”. She further goes on to state: “Housing has become the front line defence against the coronavirus. Home has rarely been more of a life or death situation”.

HOUSING AT THE CENTRE

The *Housing at the Centre of the New Urban Agenda* position paper drafted in 2015 ahead of Habitat III, the United Nations Conference on Housing and Sustainable Urban Development, that took place in Quito, Ecuador, from 17 – 20 October 2016 was a bold call for a renewed emphasis on housing in a urbanising world. It raised housing affordability as a “global crisis with strong negative impact on the wellbeing of people and on the exacerbation of urban inequality.” Housing is, therefore, regarded as key to bringing about cities of equality, of opportunity, less fragmented and more functional for all its citizens.

What we do know is that challenging times lie ahead as we address where the virus may continue its spread and our greatest fears are to that it will move to places that are less well prepared, namely to informal settlements. The large number of low income residents who live in informal settlements, or slums, “will be ill-served by measures that rely on the stockpiling of food, the availability of savings, the ability to work from home and the need to keep your distance even from close relatives.” In these communities social distancing cannot be contemplated as their lives are so interwoven and form part of the social fabric that fuels community survival. Shared facilities from toilets to wells, boreholes and public transport and crowded lanes means typical prevention measures are not appropriate.

Across the global South, as Diana Mitlin writes, it is customary for families of up to 5 people to live in a single room, shack or tenement block of between 3 metres by 4 metres. These shacks are located adjacent to each other, with a single water tap and pit latrine shared again by up to 10 families. Population densities in informal settlements can be staggering. The “average population density of ‘slums’ in Nairobi, Kenya, was 28,200 people per square kilometre in 2009, a 51% increase in just ten years.” In sub-Saharan Africa, access in urban areas to piped water on the premises declined between 1990 and 2015. These are conditions that make it far more challenging to contain the virus. Indeed, the question becomes what responses are necessary in these conditions.

WHAT CAN BE DONE?

UN-Habitat has outlined several measures and some of these are captured in the following paragraphs. Governors and mayors need to be mobilised to play a central role in urban areas preventing the pandemic from spreading while ensuring their cities continue to “provide food supplies, support to the most vulnerable and access to health care.” There will be a greater need for a coordinated response and to engage with “urban health experts, government agencies at all levels, sanitation experts, social scientists, innovators and urban planners. It is essential that the coordination of the international response is decentralized to the major urban areas, tailoring the response to the urban context and working closely with local governments.”

Local governments must redouble their efforts to work with affected communities, as a priority, but also receive the necessary support in this regard. Critical measures can involve the relocation of mobile health care clinics closer to affected communities, and the mapping of health facilities for improved access to testing and treatment.

Local authorities should also work with community associations to improve hygiene and sanitation. Linking up with UN-Habitat to marshal its expertise in water and sanitation, transport, other basic services and slum upgrading along with its wide networks can support such measures. Now is a time for coordinated efforts at all levels of government. CSO's have a key role to play in reaching out to communities and channeling and raising their needs to local actors. Local knowledge needs to be mobilised and where shortcomings exist as well as where local solutions are emerging so that good practices can be learnt and shared. Local media could also be galvanized to broadcast these learnings and responses.

Other measures include: (1) ensuring adequate emergency housing to enable isolation practice to be implemented; (2) maintain and ramp up social services provision for vulnerable populations; (3) provide safe shelter for the homeless; (4) ensure a moratorium on evictions; (4) provide measures to support those who may not be able, in the short term, to keep up rental and mortgage payments; and (5) put in place measures to shore up the economy and provide support to small and micro enterprises.

INTO THE FUTURE FOR HOUSING

What could the future look like and how may this virus impact on our response to housing? It is in this reflective space provided by a pause on activities that Kecia Rust at the Centre for African Housing Finance (CAHF) has reviewed the lessons learnt from housing trends to outline where things may go next. Housing backlogs and constraints are typically related to administrative constraints, bureaucracy, cost structures, deeds registries with inflexible legislation and low mortgage uptake reducing housing opportunities where they are most needed. Tied to this are the risks to current mortgage properties likely to decline in value further constraining consumers and lenders alike whose portfolios are likely to decline.

Opportunities may arise by refocusing lending on lower value properties thereby reducing losses in cases of default and "spreading the credit risk across a wider base of consumers". Low and lower-middle income earners may offer renewed potential for those willing to restructure mortgage products for this market, which still receives little attention. Beyond mortgages, which are still targeted at the few are opportunities in encouraging incremental housing opportunities and housing microfinance. Ensuring that financial products meet the needs of the poor so that they can build as they earn will become increasingly essential.

Going down market means there is a need to improve "transactional capacity and better risk quantifying." The COVID-19 has made one thing very clear; technology will be taking the lead in the years ahead. Technology-based registries will be better as they offer fit-for purpose approaches in countries where deeds registries are not well managed and or effective in proving property ownership or enabling mortgage transactions. Only Kenya, Rwanda and South Africa have digital deeds registries. Blockchain is one example that "holds...property related documents in an immutable database" where sufficient proof of ownership is enabled in the absence of formal title. Changes to the status of the property can be recorded far more efficiently and on an up to date basis providing lenders greater certainty.

Simply put, technology enablers, such as blockchain, will mean better governance outcomes. Once the property related information is recorded the registry will become the instrument “through which the state engages with the resident.” This will result in better administrative systems, including building plan approval, rates clearance certificates which will have a knock-on effect throughout the system to “support stronger, more efficient transactions, housing and private sector-led local investment and improved housing asset value.”

HOUSING IN THE DIGITAL AGE

Moving to digital approaches, whether blockchain, or not, make sense in environments marked by informality. Making use of GPS approaches in informal settlements to make spatial connections with people lays the basis for the development of local registries. Settlement Enumeration approaches and so many others are laying a foundation for creating more certainty over property and land rights creating a better environment for housing and related investments. Crowding in public and private investments will become essential if we are to prevent health emergencies both current and those that are unexpected.

iBuild is an example of a company that will amass many “small projects into an investable whole”. Its real value is that it creates a marketplace for housing contractors and consumers to be discoverable, bid for projects, access finance and manage construction.”

CONCLUSION

What is clear is that going forward it is not going to be business as usual. Housing and basic services and their centrality to health outcomes will no longer be viewed as separate areas but part of the broader housing system. More than ever we have learnt just how central our human settlements are and how they need to be supported with integrated and tailored context specific responses. This support needs a comprehensive approach so that bottom up responses feed into local, provincial and national government programmes, and that there is multi-sector and multi-tiered approach. Consultative governance models are no longer a luxury but need to become the norm. The private sector will become ever more important and a whole of society response will be required.

NOTES.

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