



Forum: Human Rights Council (HRC)

Topic: Safeguarding the Right to Housing Amidst Urban Renewal and Gentrification

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Position: Deputy President

PERSONAL INTRODUCTION

Dear delegates,

My name is Nikitas Stamatopoulos, and I will be serving as a Deputy President of the Human Rights Council in this year's SCMUN. I am a tenth-grade student attending the German School of Athens, and it is my honour to have this position. I've been doing MUN since the 8th grade and I disliked the first conference I attended, though that quickly changed when I made new friends through MUN which completely changed my image of MUN as a whole. They are the reason I continue attending MUN conferences and have made MUN more than just a school club, but also a place to meet people, socialise and most importantly have fun, while developing skills that are useful in our everyday life and for the future. I truly hope that you will all have an amazing experience in the SCMUN conference and come to love MUN as a whole just like I once did. I also urge you to ask me questions regarding the topic and the guide via my email, which is: stamatopoulosnikitas@gmail.com

Kind Regards,

Nikitas Stamatopoulos

TOPIC INTRODUCTION



Housing all over the world is facing rapid inflation due to urban renewal and gentrification¹ caused by rapid development projects and economical changes. Even though modernization of communities and new infrastructure have shown a positive impact², they also result in the rise of living costs, which as a result end up displacing low-income residents. There has been a 30% increase in rent prices on average in U.S cities in the last decade in comparison to the previous decade's almost half.³ The government plays an important role in the approval of these redevelopment projects, but private developers and investors who profit from increasing property values are still the root cause. Meanwhile, it is the lowest groups in society, low-income households, migrants and minorities who suffer most from these policies, often ending with being evicted or having the only available option of housing that they cannot afford.⁴

International agencies such as the UN-Habitat are studying ⁵this emerging problem closely. But development often comes into conflict with human rights as gentrification encroaches on affordable housing. Thus proving necessary Article 25 of the Universal Declaration of Human Rights⁶ that everyone has the right to a standard of living adequate for health and well-being and housing. Failure to address this issue, however, will only perpetuate inequality and lead to increased homelessness as millions are denied their fundamental human right of shelter especially since nearly 60% of the world's population is expected to live in cities by 2030.⁷

¹Statistics on gentrification and displacement "NCRC"

<https://ncrc.org/displaced-by-design/#:~:text=Displacement%20can%20occur%20when%20a.their%20loss%20of%20Black%20residents.>

² "Is modernization positive or negative" "Application modernization, 2023"

<https://applicationmodernization.services/is-modernization-positive-or-negative>

³Study on rent prices in the US conducted in 2023 "smart asset"

<https://smartasset.com/data-studies/where-rent-increased-most-2023>

⁴ State of homelessness, 2025 "End homelessness, 2025"

<https://endhomelessness.org/state-of-homelessness>

⁵A better urban feature "UN habitat, 2024"

<https://unhabitat.org>

⁶ Universal Declaration of Human Rights Articles "United Nations"

<https://www.un.org/en/about-us/universal-declaration-of-human-rights#:~:text=Everyone%20has%20the%20right%20to%20rest%20and%20leisure%2C%20including%20reasonable.in%20circumstances%20beyond%20his%20control.>

⁷ Population Facts "United Nation"

https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undes_pd_2020_popfacts_urbanization_policies.pdf



DEFINITION OF KEY TERMS

Gentrification

“A process in which a poor area experiences an influx of middle-class or wealthy people who renovate and rebuild homes and businesses”⁸

Urban Renewal

“Comprehensive scheme to redress a complex of urban problems, including unsanitary, deficient, or obsolete housing”⁹

Right to Housing

“A fundamental human right recognized in international law (Article 25 of the UDHR and Article 11 of the ICESCR¹⁰), ensuring everyone has access to safe, affordable, and adequate shelter.”¹¹

Displacement

“The movement of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence”¹²

⁸“Urban renewal.” *Encyclopædia Britannica*, Encyclopædia Britannica, Inc., 22 Oct. 2025, www.britannica.com/topic/urban-renewal. Accessed 23 Dec. 2025.

⁹“Gentrification.” *Merriam-Webster.com Dictionary*, Merriam-Webster, <https://www.merriam-webster.com/dictionary/gentrification>. Accessed 23 Dec. 2025.]

¹⁰ Article 25 of the UDHR and Article 11 of the ICESCR “United Nations Human Rights” <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing>

¹¹ “The human right to adequate housing”, “ohchr, 2023”
<https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing#:~:text=The%20right%20to%20adequate%20housing%20in%20human%20rights%20law,the%20Committee%27s%20general%20comments%20No.>

¹² European Commission. “Displacement.” *EMN Asylum and Migration Glossary 3.0*, EU-Migration and Home Affairs, https://home-affairs.ec.europa.eu/networks/european-migration-network-emn/emn-asylum-and-migration-glossary/glossary/displacement_en. Accessed 23 Dec. 2025.



Informal Settlements/Slums

“Communities built without formal planning or legal recognition, where residents are especially vulnerable to eviction during urban renewal.”¹³

Affordable Housing

“Housing considered financially accessible to people with low or moderate incomes, often measured as costing no more than 30% of household income.”

BACKGROUND INFORMATION

Historical Context of Housing Rights

Urban redevelopment trends over the past century have shaped today's housing pressures, so establishing a clear view of their history is essential to understanding this topic. To resolve this issue and provide solutions to it in 1966, the International Covenant on Economic, Social and Cultural Rights (ICESCR)¹⁴ was an event that ushered in greater recognition of human rights after issuing the first covenant in the modern era. Article 11(1) of the Covenant binds states legally, to ensure that their people have an adequate supply of housing, thus putting an international obligation that could no longer be ignored beside moral recognition¹⁵. It is explained in this provision that adequate housing is not just the physical possession of a house, but includes house accessibility while maintaining affordability and conforming to safety and habitability standards. These are all done under the guise of the UN's SDG 11 to make cities and human settlements inclusive, safe, resilient, and sustainable.

¹³ UNHCR. “*Informal Settlements*.” UNHCR Emergency Handbook, 5 Nov. 2024, [emergency.unhcr.org/emergency-assistance/shelter-camp-and-settlement/settlements/informal-settlements](https://www.unhcr.org/emergency-assistance/shelter-camp-and-settlement/settlements/informal-settlements). Accessed 23 Dec. 2025.

¹⁴ International Covenant on Economic, Social and Cultural Rights “OHCHR” <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights>

¹⁵ Article 11 of the ICESCR “United Nations Human Rights” <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing>



Still, the creation of these pillars was not enough for the effective protection of housing rights. The rapid industrialization and urbanization processes from the mid-20th to late 20th century forced many governments to look at social welfare as a secondary matter and economic growth and modernization as the main concerns¹⁶. Early urban planning practices were mainly concentrated on making cities larger in order to provide necessary facilities for the population and increasing the efficiency of the economy, while the housing demands of the poor and the marginalized were neglected. Urbanization, redevelopment and renewal projects forced people out of their neighborhoods, which meant that displacement of the population on a large scale occurred in the course of these conditions.

This historical narrative set up the problem which is still viewed as a struggle in keeping the balance between affordable housing and human housing. The urban sprawl of modern cities and the challenge in finding ways to provide housing, remains a side effect of city growth.

Urbanization and Gentrification Patterns

Urbanization is seen as one of the most profound population changes of the 21st century¹⁷. It was in the year 2007 that the world achieved a historic milestone of more people dwelling in urban than rural settings¹⁸, since Urban settlements continued to grow into locations of hope, innovation, and development. This rapid growth also led to an increase in levels of inequality, thus leading to the infringement of housing rights among the vulnerable populations.

Large-scale urban renewal projects have contributed significantly to this state of affairs. Often, governments decide to revitalize neighborhoods as a means of updating infrastructure, bringing in more affluent members of society to invest and contribute to the modernization. While this can be seen as an economic benefit, an escalation of

¹⁶ Revolutions, Modernization And Contemporary Civilizations "European Proceedings" <https://www.europeanproceedings.com/article/10.15405/epsbs.2022.12.128#:~:text=Modernization%20is%20defined%20as%20the,%20the%20Christian-European%20one>.

¹⁷ Urbanization and Sustainability "UN Chief Executives Board for Coordination" https://unsceb.org/sites/default/files/imported_files/Urbanization%20and%20Sustainable%20Development_a%20UN%20system%20input%20to%20the%20New%20Urban%20Agenda-ODS_0.pdf

¹⁸ "More than half the world is now urban" "World bank group" <https://www.worldbank.org/en/news/feature/2007/07/11/more-than-half-the-world-is-now-urban-un-report-says>



property values or rent costs follows. This is often referred to as gentrification. As a result, displacement is faced by low-income households, meaning that adequate housing is inaccessible and not in accordance with international human rights law. This directly violates Article 25 of the Universal Declaration of Human Rights, which states that everyone has the right to adequate housing.

Gentrification conflicting with human rights

Examples from across the globe show how gentrification can affect humanity. For example, in Harlem, New York there was a demographic transformation as a result of development projects whereby residents could not afford the prices of the newly built housing. Also, in Brixton, London, working-class communities, as well as immigrants, experienced displacement by urban renewal developments. The redevelopment of favelas, unofficial slums in Rio De Janeiro, prior to global events like the Olympics and World Cup, resulted in forced removals of residents as is analyzed further in the guide.¹⁹

All of the aforementioned examples indicate how economic development can come into conflict with human rights responsibilities. The constant pursuit of modernization compromises the right to adequate housing. The Human Rights Council continues to clarify that sustainable urbanization will not be achieved by compromising human rights, as this goes against values instilled by the UN and are being set in question in modern times, where urbanisation is being pursued without constraint. The protection of housing rights in regard to gentrification and the pursuit of modernization is important if all residents of urban spaces can enjoy equality and are treated with the same human rights as everyone else.

Current Global Housing Challenges

One of the most fundamental issues concerning human rights globally, is housing. Even though housing is widely recognized as a human right by the international community,

¹⁹ Brazil: home of favela resident fighting eviction over Olympics razed "The guardian"
<https://www.theguardian.com/world/2016/mar/09/brazil-demolishes-home-of-slum-resident-fighting-eviction-over-olympic-development>



millions of people find themselves homeless and living in substandard conditions²⁰. The problem is particularly severe in developing countries. The lack of decent housing in urban areas has given rise to slums that lack basic amenities. A prime example of this can be seen in Brazil where the growth of favelas which consist of poor residential neighborhoods constructed by unauthorized residents, reveals the effect of improper urbanization.

An infringement of the right to adequate housing is observed, as residents of slums often experience forceful evictions since they are often informal residents who aren't protected by the law and also live in inhumane conditions without access to drinkable water and medical facilities. All of these factors strip them of their human living standard. The rising cost of properties still contributes to the rise of housing inequality on a global level. While investors continue to reap benefits from the value of urban lands, marginal communities face the consequences of finding themselves displaced or unserved by housing opportunities on the market. International efforts are still needed to address global housing issues.

The following graph shows the link between the increase in population in Rio de Janeiro and the number of favelas that existed in the city during the 20th century. As indicated, the population of Rio de Janeiro increased dramatically, particularly after the year 1950. However, the number of favelas increased more rapidly, with more than 600 favelas existing by the mid-1990s due to economic instability and large scale projects.

²⁰ "Ontario Human Rights Commission"

<https://www3.ohrc.on.ca/en/human-rights-and-rental-housing-ontario-background-paper/housing-inter-national-human-right>

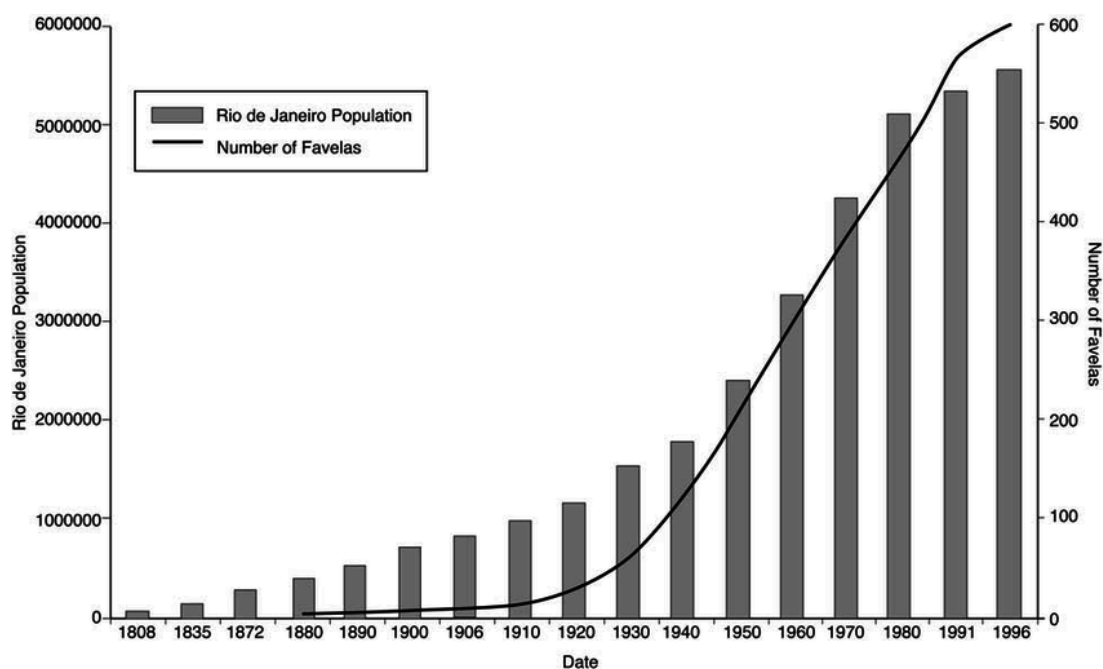


Figure 1: Comparison of Rio de Janeiro Population and Favela Number in Brazil²¹

Housing crises after World War II

The period following World War II was one of the most severe housing crises in modern history.²² The housing crisis was a direct result of World War II, which caused millions of individuals to be displaced. The bombing campaigns in both Europe and Asia had resulted in the destruction of entire urban centers. It was estimated that more than 20 million homes had been destroyed in Europe by 1945.²³

The period following the end of the Second World War exposed the definitive relationship that exists between housing provision and human security. Many countries found themselves facing the challenge of overcrowding with inadequate housing

²¹ Graph showcasing The growth of Rio's favelas in relation to the city's population increase. "Research gate 2023"
https://www.researchgate.net/figure/The-growth-of-Rios-favelas-in-relation-to-the-citys-population-increase-Authors_fig3_226156646

²² History Lessons for Today's Housing Policy The Political Processes of Making Low-Income Housing Policy "Harvard, 2012" https://www.jchs.harvard.edu/sites/default/files/w12-5_von_hoffman.pdf

²³ Rebuilding the World after the second world war "Guardian"
<https://www.theguardian.com/world/2009/sep/11/second-world-war-rebuilding#:~:text=In%20Germany%2C%20it%20has%20been,had%20precious%20little%20to%20spare.>



accommodation²⁴. The refugee camp or temporary housing accommodation remained an all too common sight. The government was constrained to provide emergency housing schemes, which, in many cases, remained inequitable, favoring particular social classes or groups while marginalizing others. For instance, in some parts of Europe, post-war reconstruction policies showed particular preference for economic centers in urban settlements as opposed to rural settlements.²⁵

This period was also marked by the early manifestation of housing rights violations. The denial of fair housing opportunities, the forced eviction of refugees from wars, and biased reconstruction strategies did not meet the early human rights ideals. Rather, it was this inequality that directly influenced the Universal Declaration of Human Rights (1948), where the right to adequate housing was recognized as a fundamental component of the right to an adequate standard of living.²⁶ World War II can therefore be identified as an important milestone in raising the awareness of adequate housing as a human right.

The decades that followed saw urbanization accelerate. This led to an increase in the population as well.²⁷ Many countries launched large housing schemes, like housing estates or prefabricated apartments, in an effort to provide housing. Even though this was done to fill the housing gap, it created many more issues such as a lack of participation in housing planning. Thus, the post-war housing crisis not only showed how much housing was globally. Additionally it indicated that housing provision has to consider quantity, quality, and equity in order to provide dignity. Finally, it was the housing crises of the post World War II period that formed the foundation of the current conventional wisdom on the role of housing as a social responsibility or human

²⁴ Evolution of Multifamily Housing "Research gate 2023"

https://www.researchgate.net/publication/354759207_The_Evolution_of_Multifamily_Housing_Post-Second_World_War_Large_Housing_Estates_versus_Post-Socialist_Multifamily_Housing_Types_in_Slovenia

²⁵ Urban planning and reconstruction "The Research gate"

https://www.researchgate.net/publication/355975560_Urban_Planning_and_Reconstruction_of_Cities_Post-Wars_by_the_Approach_of_Events_and_Response_Images

²⁶ "The human right to adequate housing", "ohchr, 2023"

<https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing#:~:text=The%20right%20to%20adequate%20housing%20in%20human%20rights%20law.the%20Committee%27s%20general%20comments%20No.>

²⁷ Urbanization and Population

<https://worldpopulationhistory.org/urbanization-and-the-megacity/#:~:text=Across%20the%20globe%20and%20in.But%20that%20dynamic%20is%20changing.>



right.²⁸ The best practices of this period continue to influence current policies on housing globally. This acts as a reminder to the world, including the Human Rights Council of the importance of protecting housing rights as an element of all reconstruction or development practices.

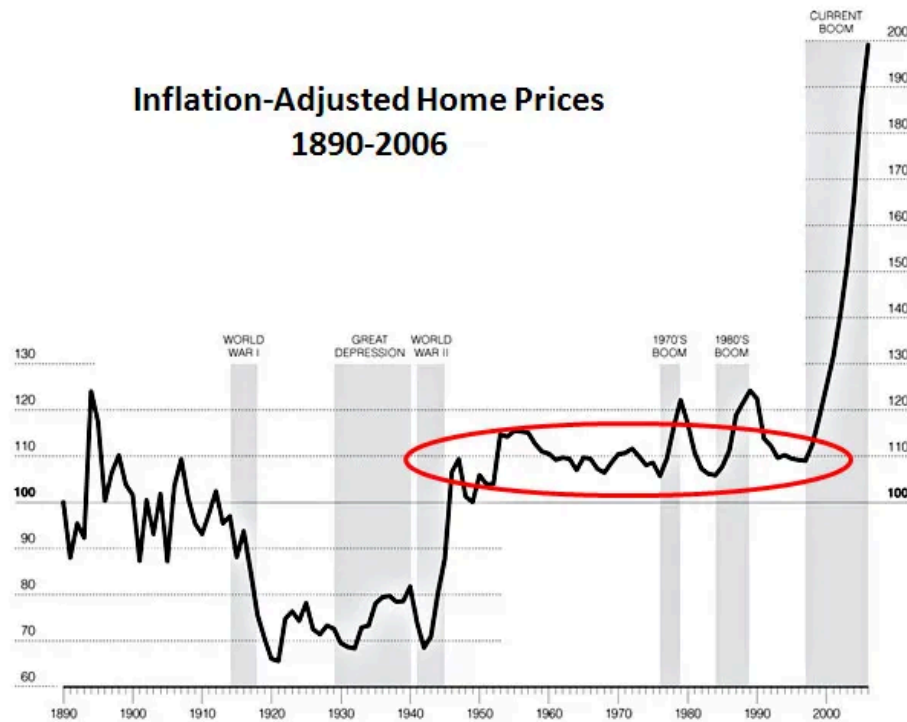


Figure 2: Graph showing the rise of home prices in correlation with historical events²⁹

The graph provides a timeline of the inflation of home prices from 1890-2006, it is indicated how historical events influence home prices. As shown, during times in which major global events didn't take place, home prices also saw their most stable time in history and on the contrary major events also had major effects on home prices. They do not compare to the change that is shown when major historical events take place, the first one being World War I, followed by the Great Depression and World War II. These events radically change home prices and home price fluctuation results in displacement and gentrification taking place, due to the panic and instability of the time. After these worldwide events, housing prices see their most steady time with only slight fluctuations. Although in recent years the rise of housing prices is present

²⁸ Housing movements, "science direct"

<https://www.sciencedirect.com/science/article/pii/S0962629824000374>

²⁹ <https://www.motherjones.com/kevin-drum/2010/08/chart-day-housing-prices-wwii>



especially the time prior to the financial crisis, which was mainly caused due to housing prices in the USA experiencing unforeseeable changes and thus had an effect on the worldwide housing market. World War II serves as a turning point in history since after it, mostly upward growth of prices is indicated, due to the economical growth and housing demand.

TIMELINE OF EVENTS

| Date of the Event | Event |
|-----------------------|---|
| 10 December 1948 | The Universal Declaration of Human Rights (Article 25) recognizes housing as a component of the right of adequate living standards, but is not legally binding. ³⁰ |
| 16 December 1966 | The International Covenant on Economic, Social, and Cultural Rights (Article 11) makes the right to adequate housing binding. ³¹ |
| 31 May – 11 June 1976 | The Habitat I Conference in Vancouver brings the housing crisis that the world is facing into focus. ³² |
| 3–14 June 1996 | The Habitat II Conference in Istanbul focuses on the "Right to Adequate Housing" and sustainable urban |

³⁰ UN Housing Rights "housing rights watch"

<https://www.housingrightswatch.org/page/un-housing-rights#:~:text=Special%20Rapporteurs-,UNIVERSAL%20DECLARATION%20OF%20HUMAN%20RIGHTS.in%20circumstances%20beyond%20his%20control.>

³¹ Global health rights "CESCR 2023"

[https://www.globalhealthrights.org/instrument/cescr-general-comment-no-4-the-right-to-adequate-housing/#:~:text=\(d\)%20Habitability,.must%20be%20guaranteed%20as%20well.](https://www.globalhealthrights.org/instrument/cescr-general-comment-no-4-the-right-to-adequate-housing/#:~:text=(d)%20Habitability,.must%20be%20guaranteed%20as%20well.)

³² Vancouver Declaration "United Nations"

<https://www.un.org/en/conferences/habitat/vancouver1976#:~:text=The%20Guidelines%20for%20Action%20of,the%20least%20advantaged%20through%20guided>



St Catherine's British School Model United Nations | 2026

| | |
|--------------------|--|
| | development. ³³ |
| 13 December 1991 | General Comment No.4 : The Right to Adequate housing is adopted and affirms the right to Adequate housing. |
| 25 September 2015 | The UN General Assembly adopts the Sustainable Development Goals (SDGs). Goal 11 addresses inclusive and safe cities including access to affordable housing. These SDGs remain non legally binding acts. ³⁴ |
| 17–20 October 2016 | The Habitat III Conference in Quito adopts the New Urban Agenda, which reaffirms the right to housing in urban policies. ³⁵ |
| 18 October 2022 | According to the United Nations Special Rapporteur on Adequate Housing, the financialisation of housing is making forced relocation worse. ³⁶ |

³³ Right to adequate Housing “ UN Habitat”https://unhabitat.org/sites/default/files/documents/2019-05/fact_sheet_21_adequate_housing_final_2010.pdf#:~:text=Rather%2C%20the%20right%20to%20adequate%20housing%20covers.and%20guarantee%20that%20everyone%27s%20housing%20is%20adequate.

³⁴ Sustainable Cities and communities "Caribbean UN"
<https://caribbean.un.org/en/sdgs/11>

³⁵ The new urban agenda “ UN Habitat” <https://habitat3.org/the-new-urban-agenda>

³⁶ Financialization of housing “UHCHR”
<https://www.ohchr.org/en/special-procedures/sr-housing/financialization-housing>



MAJOR COUNTRIES AND ORGANISATIONS INVOLVED

United States of America (USA)

Minorities in the USA have faced displacement since the 1950s, mainly due to urban renewal initiatives, which particularly focused on low-income communities and communities of color. In San Francisco and New York, gentrification has contributed to the rise of homelessness due to rising rents and property costs becoming unaffordable to long-term residents, who eventually are forced to move. Even though federal programmes have been implemented to tackle gentrification, they have seen limited success, an example being HOPE VI, which provided aid to the reconstruction of neighborhoods but as a result instead of aiding low income residents, mainly helped the new residents moving in the reconstructed neighborhoods. Between 2000 and 2013 gentrification led to the displacement of over 135.000 people in the U.S. with the majority of the afflicted belonging to minority communities.^{37 38}

United Kingdom (UK)

Low income residents have faced a mass loss of social housing and displacement, the main cause of this being urban gentrification particularly in major urban hotspots.³⁹ Citizens and activists movements have fought to make sure their demands for tighter governmental accountability and reforms for safe and affordable housing are being heard. These demands have particularly gained traction following the 2017 Grenfell tower fire, which exposed inequalities and systemic neglect in the area of the incident. Included in those demands are also national rent controls and increased social housing investments that act as a reflection of acceptability of housing being a human

³⁷ Americans Challenges with Health care costs "KFF, 2022"

<https://www.kff.org/health-costs/americans-challenges-with-health-care-costs/#:~:text=The%20cost%20of%20health%20care,a%20large%20share%20of%20Americans.>

³⁸ Displaced by Design "NCRC"

<https://ncrc.org/displaced-by-design>

³⁹ The evidence of the impact of gentrification "Research Gate"

https://www.researchgate.net/publication/24080800_The_Evidence_on_the_Impact_of_Gentrification_New_Lessons_for_the_Urban_Renaissance



rights issue and not an economical matter.⁴⁰ Privatisation and escalation of real estate prices in the UK indicate the difficulty that the United Kingdom has faced in trying to provide equitable access to housing for its citizens

South Africa

Apartheid-era spatial segregation has caused housing rights in South Africa to be a major social and political issue. Even though access to satisfactory housing has been secured as a constitutional right informal settlements and inadequate living conditions remain home to millions of South Africans⁴¹.

National policies such as the Reconstruction and Development Programme (RDP) and Breaking New Ground policy, which are policies that have engaged with housing rights in South Africa and have attempted to provide affordable housing. Their implementation has seen issues as it has been described as uneven and frequently paired with corruption. Social movements continue their struggle for achieving equitable housing policy and resistance to forced evictions.⁴² South Africa provides an example of the difficulty in translating constitutional promises into reality, due to deeply rooted housing issues

Brazil

One of the most pressing human rights issues present in Brazil is that of adequate housing. Mega events such as the 2014 World Cup and 2016 Rio Olympics have resulted in thousands of families facing forceful eviction. These projects have led to urban development and growth, they have been important factors in gentrification in the area. Favela populations still face constant threat of eviction and inhumane living conditions. These are part of Brazil's history of neglecting housing rights for its poorest citizens and giving emphasis to urbanization projects.

⁴⁰ Gentrification and Grenfell Tower "hachette learning"
<https://magazines.hachettelearning.com/magazine/geography-review/31/3/gentrification-and-grenfell-tower>

⁴¹ A critical analysis of housing inadequacy in South Africa "Africa's Service Delivery & Performance Review, 2022"
[https://apsdpr.org/index.php/apsdpr/article/view/372/739#:~:text=In%20South%20Africa%2C%20substandard%20housing,housing%20conditions%20\(Gilbert%202004\).](https://apsdpr.org/index.php/apsdpr/article/view/372/739#:~:text=In%20South%20Africa%2C%20substandard%20housing,housing%20conditions%20(Gilbert%202004).)

⁴² Creating solidarity within the shack dwellers movement
<https://www.jstor.org/stable/26758838>



European Union (EU)

The right and affordability of housing in the member states has been a responsibility that the European Union (EU) has taken upon itself. Through its funding from cohesion policies the EU has affordable housing programmes that aim to reduce inequalities between regions. Rent control and tougher regulations have been some of the measures tested by major European cities such as Berlin and Barcelona, with the goal of reducing market exposure to business cycles.⁴³

The EU Urban Agenda also reinforces this endeavour by prioritising inclusivity and sustainability where governments, local authorities and civil society are invited to contribute. Europe has nonetheless been beset by property speculation and not enough affordable homes to keep the discussion flowing over market freedoms.⁴⁴ The charter of Fundamental Rights and the Revised European Social Charter make up the two main legal frameworks of the EU supporting human rights. The Charter of Fundamental Rights recognizes the right to social and housing assistance, while Article 31 of the Revised European Social Charter commits to promoting access to adequate housing and combating homelessness.

Habitat International Coalition (HIC)

The Habitat International Coalition is an international non-governmental association founded in 1976. HIC is present in over 80 countries and gathers organisations of grass roots habitat promotion and defending civil groups⁴⁵, as well as poor communities trying to fight for social justice and fair urban development. The campaign has strongly lobbied for governments to ban evictions and issue policies that give safety measures to poor people and the promotion of community led approaches. Alongside fighting evictions and organizing for housing rights, the HIC is against landedness and against state-based development models, resisting instead more bottom-up approaches to

⁴³ How Cohesion's policy helps solve EU's housing agenda "ohchr"

https://ec.europa.eu/regional_policy/whats-new/panorama/2025/03/03-12-2025-how-cohesion-policy-helps-solve-europe-s-housing-crisis_en

⁴⁴ "A new urban policy agenda for the EU" "European Parliament"

[https://www.europarl.europa.eu/RegData/etudes/BRIE/2025/777938/EPRS_BRI\(2025\)777938_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2025/777938/EPRS_BRI(2025)777938_EN.pdf)

⁴⁵ Habitat Health Coalition "NGO

Monitor" <https://ngo-monitor.org/ngos/habitat-international-coalition-cape-town-south-africa/#:~:text=Activities,the%20West%20Bank%2C%20and%20Gaza.>



anti-eviction that are about people being meaningfully involved. The HIC promotes primarily communities taking an active standpoint in addressing their own needs such as programmes for health and human rights.

World Bank

The World Bank can set direction to global housing and urban development policy through large-scale financing of modernization and infrastructure schemes. The institution, in an attempt to spur economic development, finances massive city plans in the South and facilitates better city planning, enhancing access to fundamental services in order to combat inequality and provide an equitable housing system. These projects have nonetheless been faulted for their contribution to gentrification and low-income displacement, particularly in developing countries with poor housing rights protections⁴⁶. The majority of human rights organizations argue that the World Bank, in the majority of instances, prioritized economic growth over social equity without a guarantee that its development agenda safeguards vulnerable groups against eviction and loss of affordable housing.⁴⁷ In response to this, the institution has increasingly acknowledged the importance of inclusive urban policies and community participation in development planning, though controversy has continued over its sincere commitment to housing as a human right.

RELEVANT UN TREATIES CONVENTIONS AND RESOLUTIONS

The International Covenant on Economic, Social and Cultural Rights (ICESCR)

Adopted 16 December 1966, It is a central treaty that sets housing as part of the right to an adequate living standard. As a legally binding treaty, it binds states which sign up to take progressive steps to ensure improvement in housing supply and conditions, The Covenant also emphasizes that housing is not just physical shelter but also implies

⁴⁶ "Latin America's cities are ready to take off. But their infrastructure is failing them" "The World Economic Forum"

<https://www.weforum.org/stories/2018/06/latin-america-cities-urbanization-infrastructure-failing-robert-muggah/#:~:text=The%20side%20effects%20of%20the,are%20often%20dispersed%20and%20unequal.>

⁴⁷ "Integration Human Rights into Development" "World Bank"

<https://documents1.worldbank.org/curated/en/330771484198697118/pdf/Integrating-human-rights-int-o-development-donor-approaches-experiences-and-challenges-third-edition.pdf>



certain prerequisites to be met in order for it to be adequate. It is supported by the UN Committee on Economic, Social and Cultural Rights and the ICESCR thus becomes a basis for universal protection of housing rights.⁴⁸

The Optional Protocol to the International Covenant on Economic, Social and Cultural Rights (OP-ICESCR)

Adopted on 10 December 2008, it provided a forum for individuals to file complaints about violations, strengthening the enforcement of ICESCR rights. Through this mechanism, victims who have had their rights violated are provided with an official outlet for seeking justice at the international level, if local remedies are not effective. By setting up an accountability mechanism, the Optional Protocol enhances the effective implementation of housing and social rights around the world and reinforces the implementation of the recognition that these rights are enforceable under law and not aspirational.⁴⁹

⁴⁸ https://treaties.un.org/pages/ViewDetails.aspx?chapter=4&mtdsg_no=iv-3&src=treaty&

⁴⁹ <https://www.ohchr.org/en/instruments-mechanisms/instruments/optional-protocol-international-covenant-economic-social-and>



General Comment No. 4

It elaborates on the realization of the ICESCR right to adequate housing. Specifically, it states that the adequate housing does not comprise only the physical basis, but must meet requirements on factors such as affordability, accessibility and equality which remain a large part of its definition. The Comment is a guiding interpretation of state responsibilities, helping governments understand the standards required to protect housing rights. In setting out these fundamental elements, General Comment No. 4 is a foundational reference in international law for housing as a fundamental human right.⁵⁰

Habitat Agenda

The United Nations Conference on Human Settlements (Habitat II), is an international commitment to the provision of access to housing as part of sustainable urban development, which has long been neglected. It targets the creation of safe and inclusive cities which facilitate local communities' engagement in urban and housing planning. The Agenda makes sure that the community stops being neglected and instead provides help in achieving sustainability in urban development, sharing similarities with the HIC, which encourages community led approaches. By linking housing and sustainable urbanization, the Habitat Agenda is a reference point for national policies and international strategies.⁵¹

PREVIOUS ATTEMPTS TO SOLVE THE ISSUE

HOPE VI Program (USA)

Hope VI Program, initiated by the US government in 1992 aimed to accomplish the reduction of concentrated poverty in areas and racial segregation, while also aiding residents to become more self-sufficient through housing vouchers. These would be achieved through grants given to cities in the USA to redevelop public housing, avoiding large scale public housing projects. Simultaneously it included funding for social services to help residents with job training and education, with the goal of promoting self-sufficiency especially among lower income neighborhoods. Through research it was

⁵⁰ [right.https://digitallibrary.un.org/record/227617?ln=en](https://digitallibrary.un.org/record/227617?ln=en)

⁵¹ <https://digitallibrary.un.org/record/218931?ln=en>



concluded that the HOPE VI Program mainly benefitted new residents of lower-income neighborhoods and not the original public housing tenants, that was originally the goal.

⁵²This happened, as old public housing units were demolished and replaced with fewer mixed-income developments, which led to past residents not being able to move back in their old neighborhoods due to limited availability.

European Union Social Housing Initiatives

The European Union has supported social housing and city renewal by providing financial aid to projects in order to upgrade cheaper housing and reduce disparities in cities. Berlin and Barcelona of the EU have taken initiatives for the protection of renters and stabilizing the housing market, including laws on rent control and bills against evictions. Though these kinds of initiatives have helped in increasing housing security in economically underdeveloped neighborhoods, issues, such as rising property prices and the lack of affordable homes, need to be addressed. Conflicts between market-driven development and the human right to housing need to be resolved.⁵³

Singapore Housing & Development Board (HDB)

Established in 1960 and aiming to provide subsidized housing for citizens and housing shortages after the Singaporean independence.⁵⁴ The HDB has achieved high home ownership rates and adequate social facilities by thought out urban planning and adequate social facilities, which lead to sustainable communities. While Singapore's model is often viewed as an international success in combining quality with affordability, it also relies on tight central planning and regulation, which reflects the balance between government interference and residents' entitlement to housing.⁵⁵ As a result Singapore has made advances in solving their housing problem, with the HDB proving effective.

⁵² Short and long term effect of HOPE VI redevelopment on neighborhood housing conditions
<https://pmc.ncbi.nlm.nih.gov/articles/PMC12487951>

⁵³ Funding the Future
<https://www.taxresearch.org.uk/Blog/2025/10/30/the-market-is-not-the-solution-to-our-housing-problems/>

⁵⁴ Housing and Development Board "nlb Singapore 2024"
<https://www.nlb.gov.sg/main/article-detail?cmsuuiid=3abd4>

⁵⁵ Public Housing in Singapore
https://law.nus.edu.sg/wp-content/uploads/2020/05/014_2020_LyeLinHeng.pdf



POSSIBLE SOLUTIONS

Stronger Housing Policies

Vulnerable populations and minorities who don't have access to adequate housing can be protected through stronger housing policies. Such policies can include rent control and laws preventing forceful eviction that prevent mass displacement and thus achieve security for tenants. Although urban development must be taken into consideration, as such, zoning policies which demand new developments to include a proportion of affordable units could help mitigate the issue by achieving diversity in cities socioeconomically. Another issue that needs to be addressed is political resistance to rent control, which could prevent these measures from taking place smoothly. These measures strive to create a balance between the housing market interest and the human right to housing.

Community-Led Urban Planning

Community led approaches such the ones encouraged by the HIC, which as aforementioned mainly focuses on are effective since housing policies will be developed in a way that they reflect the priorities of affected communities. Policies will directly respond to the needs of the community, thus preserving not only cultural heritage and social balance but also ensuring that displacement is prevented from the housing policies. Though community led approaches must be monitored and correctly facilitated since conflicting local interests can slow down decision making processes and also break social cohesion. By giving dedicated platforms for the community to voice their approaches and opinions and banning extremities this could be mitigated.

Financial Measures

Financial measures are crucial for avoiding displacement. Currently developers don't have financial incentive to build affordable housing. As a countermeasure governments could offer subsidies and tax credits in order to provide the said developers with an incentive, this is usually avoided in high population density cities such as Hong Kong, Singapore and the UK. Speculative real estate investment remains a major cause of gentrification, since due to these speculations, real estate prices grow to extents where



low income residents aren't able to afford them. An establishment of emergency housing funds by dedicating governmental tax funds like development taxes could be beneficial in preventing displacement in times of need by providing them with emergency shelter. Some challenges that these measures may face are constraints in funding and political opposition who oppose the dedication of finances to the cause.

International Collaboration

Global networks such as the UN-habitat and the World Bank, among others, can be used as forums for nations to share and implement effective practices. International cooperation is crucial in monitoring compliance with treaties, such as the ones aforementioned like the General Comment No. 4. Additionally, sharing data platforms between nations which predict housing market trends and can help in identifying high risk neighborhoods is important in aiding to solve the issue of housing for the nations engaging in data trades. National relationships can hindrance international collaboration, due to countries not being willing to share data platforms. Cumulatively international collaboration and technology can be paired in order to mitigate the housing crisis.

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