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Affordable housing and social protection systems for all to address homelessness

Report of the Secretary-General

Summary

The present report contains a summary of the recent trends in access to affordable housing and their impact on societies and, in particular, of the global situation in terms of homelessness. It contains an analysis of the drivers of homelessness and provides a set of policies on affordable housing and social protection that can effectively address homelessness, including policies targeting vulnerable social groups. It also contains recommendations on how countries can make further progress on these issues.







I. Introduction

1. In its resolution 2019/4, the Economic and Social Council decided that the priority theme for the fifty-eighth session of the Commission for Social Development, which was to allow the Commission to contribute to the work of the Council, would be "Affordable housing and social protection systems for all to address homelessness". The present report has been prepared on the basis of the outcome of an expert group meeting organized by the Department of Economic and Social Affairs of the Secretariat in collaboration with the United Nations Human Settlements Programme (UN-Habitat) and held in Nairobi from 22 to 24 May 2019. Inputs to the report were also provided by UN-Habitat, the International Labour Organization (ILO), the Organization for Economic Cooperation and Development (OECD), the International Finance Corporation, the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, and the United Nations Office for Disaster Risk Reduction.

2. By adopting the 2030 Agenda for Sustainable Development, Member States committed to achieving sustainable development for all nations and peoples and for all segments of society. They pledged that no one would be left behind and also pledged to endeavour to reach the furthest behind first. They agreed to make significant progress towards implementing nationally appropriate social protection systems for all, including floors, and committed to ensuring access to safe and affordable housing for all. In the New Urban Agenda, adopted at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III), held in Quito from 17 to 20 October 2016, Member States committed to taking positive measures to improve the living conditions of homeless people, with a view to facilitating their full participation in society, and to preventing and eliminating homelessness, as well as to combating and eliminating its criminalization.

3. While considerable progress has been made in economic and social development over the past decades, such progress has been uneven, and inequality has increased in many countries, with considerable numbers of people left living in or near extreme poverty. Homelessness is one of the crudest manifestations of poverty, inequality and housing affordability challenges. It affects people of all ages, genders and socioeconomic backgrounds. Homelessness is also a gross violation of the rights to adequate housing, to security of person, to health, and to protection of the home and family.

4. Homelessness is not merely a lack of physical housing, but is also a loss of family, community and a sense of belonging. It is a failure of multiple systems that are supposed to enable people to benefit from economic growth and lead a safe and decent life. Currently, there is no universally agreed definition of homelessness. For the purposes of the present report, homelessness is described as "a condition where a person or household lacks habitable space with security of tenure, rights and ability to enjoy social relations, including safety",¹ and includes the following categories of people as those experiencing homelessness: people living on the streets or other open spaces; people living in temporary or crisis accommodation; people living in severely inadequate and insecure accommodation, such as slums or informal settlements; and people who lack access to affordable housing. These categories are fluid and interrelated, as people move from one category to the other and back again; they cannot be considered in isolation. However, each category requires a range of different solutions.

¹ Definition proposed by the expert group at its meeting in Nairobi from 22 to 24 May 2019.

5. Addressing homelessness, including through affordable housing policies and social protection systems for all, assists Member States in realizing the right to adequate housing as part of their implementation of the New Urban Agenda and various Sustainable Development Goals. An affordable housing policy, while essential, is not sufficient to end homelessness. It should be accompanied by other measures such as social protection policies. Indeed, target 1.3 of the Sustainable Development Goals is the implementation of nationally appropriate social protection systems and measures for all, including floors, and the achievement of substantial coverage of the poor and the vulnerable by 2030, while target 11.1 of the Goals is to ensure access for all to adequate, safe and affordable housing and basic services. Identifying persons experiencing homelessness, determining the drivers of homelessness and devising successful policies to combat homelessness will also contribute to implementing the pledge to leave no one behind.

II. Recent trends in access to affordable housing and their impact on societies

6. Lack of access to affordable housing is one of the underlying causes of homelessness, in both developed and developing countries. While determining housing affordability is complex, a commonly accepted metric for determining it, in practical terms, is whether the cost of housing exceeds 30 per cent of a household's income. Despite a lack of comprehensive data that are comparable across countries, UN-Habitat analysis of housing affordability over the last 20 years indicates that housing has been largely unaffordable for the majority of the world's population.² A study conducted by OECD³ found that, while housing trends vary across countries, housing costs are high and have increased, on average, three times faster than household median income over the last two decades and have risen faster than overall inflation.⁴ It has been estimated that 440 million affordable houses will be needed by 2025.⁵

7. Housing has become the single largest household expenditure and has become less affordable. Low-income households are hit particularly hard by rising housing costs. In 2016, more than two out of five low-income households in 13 OECD countries spent more than 40 per cent of their income on housing (as both owners and renters). In addition, housing conditions have deteriorated. For example, more than one in five children aged 17 or younger lived in an overcrowded household in OECD countries in Europe. Middle-income households, especially those led by members of the younger generation (20–34 years old) are also facing increasing difficulties in becoming homeowners.

8. Many families and individuals are being pushed out of the housing market owing to the commodification of housing, rent hikes, forced eviction, lack of rental housing, gentrification or rezoning, or social and spatial exclusion. In particular, lowincome families and marginalized groups who need affordable housing the most are being left behind. Even in Latin America, where the regularization of informal settlements has historically contributed to providing housing solutions,⁶ a high ratio

² Joan Clos, Executive Director, United Nations Human Settlements Programme (UN-Habitat), statement at the World Habitat Day, 2 October 2017.

³ Society at a Glance 2019: OECD Social Indicators (Paris, OECD Publishing, 2019).

⁴ OECD, Under Pressure: The Squeezed Middle Class (Paris, OECD Publishing, 2019).

⁵ Jonathan Woetzel and others, *A Blueprint for Addressing the Global Affordable Housing Challenge* (McKinsey Global Institute, 2014).

⁶ Edésio Fernandes, *Policy Focus Report: Regularization of Informal Settlements in Latin America* (Cambridge, Massachusetts, Lincoln Institute of Land Policy, 2011).

of housing costs to income and inaccessible housing finance have forced many households to resort to informal urban settlements. Today, at least 21 per cent of the region's urban population still lives in slums, despite a decrease by 17 per cent over the last decade.⁷ Households in Africa face 55 per cent higher housing costs relative to their per capita gross domestic product than households in other regions.⁸ In the Arab region, the proportion of sub-standard housing varies from country to country. In some countries, informal settlements are found only in isolated and marginalized areas, while in others, 67 to 94 per cent of urban residents are subject to one or more housing deprivations, such as a lack of security of tenure, overcrowding, lack of structural quality and durability and insufficient basic facilities.⁹

III. Situation of homelessness

9. Homelessness is a global problem, affecting people with diverse economic, social and cultural backgrounds, in both developed and developing countries. The last time the United Nations attempted to count the global number of homeless people, in 2005, it estimated that 100 million people were homeless. According to UN-Habitat, globally, 1.6 billion people live in inadequate housing conditions, with about 15 million forcefully evicted every year.

A. Homelessness in developing countries

10. The number of homeless people in developing countries is large. The majority of them live in severely inadequate housing, mostly in slums and informal settlements with inhumane conditions that are overcrowded, insecure and do not have safe drinking water or adequate sanitation and where they are exposed to the risk of eviction. In 2018, 80 per cent of the more than 1 billion people globally who were living in slums or informal settlements were in developing countries. In East and South-East Asia, the number stood at 370 million people, compared with 238 million people in sub-Saharan Africa and 227 million in Central and South Asia.¹⁰

11. Despite the stereotypical view of the homeless as jobless persons, the characteristics of homeless people in developing countries are heterogeneous. They are not necessarily the poorest in society and most of them, across all social groups, work, in low-skilled and low-paid work in the informal sector (e.g., daily labouring, rickshaw cycling, working as a porter, rag picking, or waste collection and recycling), with no social protection. For example, a national survey on the homeless population in Brazil found that 71 per cent of homeless people worked in the informal sector, 89 per cent did not receive any social benefits and 25 per cent had no identification documents. ¹¹ These findings helped reduce public prejudice and led to the formulation of national homeless strategies that enabled access by homeless people to social security assistance and income transfer programmes.

⁷ UN-Habitat, *Affordable Land and Housing in Latin America and the Caribbean*, Adequate Housing Series (2011).

⁸ Somik Vinay Lall, J. Vernon Henderson and Anthony J. Venables, *Africa's Cities: Opening Doors* to the World (Washington, D.C., World Bank, 2017).

⁹ UN-Habitat, "Informal settlements", Habitat III Issue Papers, No. 22 (New York, 2015).

¹⁰ The Sustainable Development Goals Report 2019 (United Nations publication, Sales No. E.19.I.6).

¹¹ Roberta Mélega Cortizo, "National survey on the homeless population in Brazil: giving a face to homelessness and formulation strategies and policies to address homelessness", presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019.

12. A large proportion of the homeless population are women and children. Estimates suggest that female-headed households constitute 70 per cent of the world's homeless population, if those living in inadequate housing are included.¹² A narrow definition of homelessness (people living on the street or in other open areas), generally undercounts women, as they often hide or stay with friends and family in fear of physical abuse, kidnapping or trafficking. Female-headed households, particularly single mothers living in poverty, have been identified as a major risk group for homelessness in several countries.¹³

13. Child homelessness (street children) is also increasing in many developing countries, which is of particular concern, as it usually lasts for a long period and often transmits intergenerationally. Abandoned children, children who are orphaned as a result of HIV/AIDS, children or youth with homeless parents, or children displaced by violent conflicts or natural disasters often end up living on the streets and in other open public spaces. However, it is difficult to grasp the numbers and characteristics of street children, as most of them lack identity documents and are not counted in official statistics. To illustrate the gravity of the number of children at risk of experiencing homelessness, the number of orphans can be used as a proxy, which was estimated at nearly 140 million globally in 2015 (including 61 million in Asia, 52 million in Africa, 10 million in Latin America and the Caribbean, and 7.3 million in Eastern Europe and Central Asia).¹⁴

B. Homelessness in developed countries

14. In developed countries, homelessness affects a relatively small share of the population: less than 1 per cent in all responding countries to a 2016 OECD questionnaire on affordable and social housing.¹⁵ Yet the absolute number of homeless people is significant, and is about 1.9 million across the 35 countries for which data are available.¹⁶ Over the past 10 years, the number of homeless people has increased at an alarming rate in nearly all countries in the European Union.¹⁷ In the United States of America, 553,742 people were homeless on a given night in 2017; homelessness increased in the country in that year for the first time since 2010.¹⁸ In general, the rates of people experiencing housing instability are much higher, ranging from 2 to 25 per cent of the population of OECD countries.¹⁹

15. The characteristics of homeless populations have become increasingly diverse in many countries. They include groups overrepresented among homeless in the past,

¹² Graham Tipple and Susanne Peck, *The Hidden Millions: Homelessness in Developing Countries* (Abingdon, Oxon, United Kingdom of Great Britain and Northern Ireland, Routledge, 2009), and Suzanne Speak, "The state of homelessness in developing countries"; presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019.

¹³ Study by the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, entitled "Women and the right to adequate housing" (E/CN.4/2005/43).

¹⁴ United Nations Children's Fund, "Orphans". Available at www.unicef.org/media/orphans.

¹⁵ OECD, Affordable Housing Database, available at www.oecd.org/social/affordable-housingdatabase.htm.

¹⁶ OECD, "Better data and policies to fight homelessness in the OECD", Policy Brief (forthcoming).

¹⁷ European Federation of National Organizations Working with the Homeless and Foundation Abbé Pierre, Fourth Overview of Housing Exclusion in Europe 2019 (2019), p. 15.

¹⁸ Meghan Henry and others, The 2017 Annual Homeless Assessment Report (AHAR) to Congress: Part 1 – Point-in-Time Estimates of Homelessness (United States Department of Housing and Urban Development, 2017).

¹⁹ OECD, Integrating Social Services for Vulnerable Groups: Bridging Sectors for Better Service Delivery (Paris, OECD Publishing, 2015), p. 112.

such as single adult men, members of indigenous populations and people leaving institutional care, as well as older persons, youth, families with children, and migrants. Unaccompanied migrant adolescents experiencing homelessness are a growing concern, as their precarious living situations as asylum seekers often lead to homelessness and housing exclusion. In addition, a large proportion of homeless people in many European Union countries have had experience living in children's institutions.²⁰

IV. Drivers of homelessness

A. Structural causes of homelessness

16. While there are a number of contributing factors, homelessness is mainly driven by structural causes, including inequalities, poverty, a loss of housing and livelihood, a lack of decent job opportunities, lack of access to affordable housing driven by the financialization of housing, forced eviction, lack of social protection, lack of access to land, credit or financing, and high costs of energy or health care.

17. In developing countries, poverty, especially rural poverty, is the main driver of homelessness.²¹ Lack of livelihoods and access to basic services in rural areas are pushing people, mostly men, out of rural homes, initially temporarily, to find jobs in cities or towns to send remittances home, while booming urban development acts as a pull factor for whole families to migrate into urban areas for better economic and social opportunities. In addition, rural to urban migration has accelerated in recent years as a result of more frequent and intensified droughts, floods and storms, which have made traditional farming methods unsustainable, and also, in some cases, because subsistence farmers have been pushed off their land by large companies investing in rural agriculture. Furthermore, ill-planned urban expansion and development are also pushing poor peri-urban residents out of their homes and/or agriculture-based jobs. They have no choice but to migrate to cities to sustain their livelihoods.

18. In 2018, about 23.5 per cent of the world's urban population lived in slums.²² The absolute number of people living in slums or informal settlements is most likely to increase, as the pace of urbanization is expected to accelerate in the future, with the number of city dwellers projected to increase from 4 billion in 2015 to 5.1 billion in 2030.²³ Africa and Asia are expected to account for nearly 60 per cent of the increase. The most rapid urbanization is projected to occur in Africa, with an additional 300 million new city dwellers (63 per cent increase between 2015 and 2030), followed by Asia (30 per cent increase).²⁴ Without adequate policy and planning, rapid urbanization will likely exacerbate land shortages and intensify informal land supply, leading to the proliferation of slums and informal settlements, the overburdening of infrastructure and services, and the deepening of urban poverty. All of these projections indicate a growing number of homeless people, including those living in inadequate housing (slums or informal settlements), which is estimated to reach 3 billion in 2030.²⁵

²⁰ European Federation of National Organizations Working with the Homeless, "Child homelessness in Europe: an overview of emerging trends", June 2007.

²¹ Speak, "The state of homelessness in developing countries".

²² See https://unstats.un.org/sdgs/report/2019/goal-11.

²³ World Urbanization Prospects: The 2014 Revision (ST/ESA/SER.A/366).

²⁴ Population 2030: Demographic Challenges and Opportunities for Sustainable Development Planning (ST/ESA/SER.A/389), p. 37.

²⁵ See https://unstats.un.org/sdgs/report/2019/goal-11.

19. Social and demographic changes in recent years also act as drivers of homelessness. For example, weakening extended family ties and an increase in single-headed households owing to the relocation of family members in search of jobs or as a result of health epidemics are eroding family support networks. Such changes, when coupled with the lack of a formal welfare system, can affect the housing security of more vulnerable people.²⁶ Many developing countries are experiencing an ageing population and have not yet put in place sufficiently effective national social protection systems to address the needs of older persons, leading to increased homelessness at old age.²⁷ Divorce, separation, widowhood and abandonment may also lead to homelessness among women.

20. Eviction is one of the main direct causes of homelessness, in both developed and developing countries. Eviction increases tenants' residential instability in many ways: it can increase the likelihood of their relocating to disadvantaged neighbourhoods, affect their access to federal housing assistance, pose a barrier to renting in the private market because of eviction records and, at worst, contribute to their becoming homeless. Evictions disproportionately affect the economically disadvantaged, racial and ethnic minorities and women; their experiencing an eviction further compounds their economic and material disadvantages.

21. In many countries, there is an emerging phenomenon in which housing is treated as a commodity and a financial tool to increase returns on capital investment. As a result, housing has been increasingly commodified.²⁸ This does not change the nature of housing as a social good, a place to live and raise families or that adequate housing is a part of people's inalienable human rights. Yet, investors search for underdeveloped properties in both developed and developing countries to leverage profits, without considering the needs of local residents. As a result, the costs of housing have doubled or tripled. In 2018, the global real house price index reached its highest level since 2000²⁹ and house prices have grown twice as fast as inflation and one-and-a-half times faster than the household median income in the past two decades in OECD countries with available data.³⁰

22. At the same time, income levels remain stagnant, and housing has therefore become increasingly unaffordable. The rise in housing costs, coupled with stagnated wages, creates a huge gap, to the point that the middle class can no longer access affordable housing in major cities across regions. This has been accelerated by the increased reliance of Governments on the private market, shifting away from social housing programmes.

23. The mismatch between affordable housing supply and growing demand caused by an increase in the urban population, stagnated wages, the erosion of purchasing power in the housing market, rent hikes and the shortage of affordable housing has created a homelessness crisis in many large cities. For example, in New York City, despite considerable public investment in the development of affordable housing for low- and middle-income households, the supply of publicly subsidized housing does not meet existing demand.³¹ In developing countries, lack of access to housing finance, regulations requiring high housing standards, high interest rates or lack of collateral have created barriers for low- and middle-income households who could otherwise have access to affordable housing. The gap between affordable housing

²⁶ Speak, "The state of homelessness in developing countries".

²⁷ ILO, "Social protection systems for all to prevent homelessness and facilitate access to adequate housing", Social Protection for All Issue Brief (Geneva, November 2017).

²⁸ See the report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context (A/HRC/34/51).

²⁹ International Monetary Fund, IMF Housing Watch. Available at www.imf.org/housing.

³⁰ OECD, Under Pressure, pp. 103–104.

³¹ City of New York, Housing New York: A Five-Borough, Ten-Year Plan (2014), p. 6.

supply and demand is particularly acute in major cities in developing countries. For example, in Pakistan, the housing shortfall is increasing by 270,000 units every year.³²

24. In many developing countries, slums and informal settlements have increasingly been removed as part of urban development processes, which often results in the sudden and forced eviction of inhabitants, who lose their shelter and livelihoods. Some are relocated to social housing in peripheral areas from which they cannot afford to commute, while others end up in rental apartments that they cannot afford. Consequently, they fall into homelessness. There is a need for appropriate regulation and better management of housing markets and for zoning towards social and economic inclusion and equality.

B. Impact of personal and family circumstances

25. In addition to or in combination with structural causes, personal and family circumstances are also drivers of homelessness. Acute physical (e.g., chronic illness and HIV/AIDS) and mental health crises (e.g., depression, bipolar disorder, anxiety and substance abuse disorders) or any long-term disabling condition may lead to homelessness. On the other hand, homelessness may exacerbate chronic medical conditions. Lack of consistent care and the struggle of holding on to steady employment and housing make those with health problems particularly vulnerable to homelessness.

26. Family circumstances and crises, such as family breakdown, domestic violence and child abuse, contribute to homelessness. Domestic violence is a leading cause of homelessness for women and children. Divorce, separation and abandonment, among other factors, are likely to increase the number of vulnerable, female-headed households.

27. Adolescents and youth ageing out of foster care and juvenile justice systems often become homeless as a result of a lack of necessary social support to live independently. Similarly, many ex-prisoners and veterans with chronic health conditions discharged from institutions face similar challenges that push them into homelessness, and many persons with mental illness discharged from psychiatric hospitals end up homeless or incarcerated owing to a lack of community care, support and housing options.

C. Climate change, disasters, conflicts and displacement

28. People can become homeless temporarily or for prolonged periods as a result of conflicts or disasters. At the end of 2018, nearly 70.8 million people were forcibly displaced worldwide. ³³ Climate change is predicted to increase the frequency, irregularity and intensity of both sudden-onset natural hazards, such as hurricanes, and slow-onset natural hazards, such as drought, heightening the risk of disaster-related displacement and homelessness. Armed conflicts are also a cause of homelessness as they lead to people becoming refugees and internally displaced persons.

29. Disasters stemming from natural hazards have displaced an average of almost 24 million people each year over the last decade, and damaged or destroyed over

³² Michael Kugelman, ed., *Pakistan's Runaway Urbanization: What Can be Done?* (Wilson Centre, 2014), p. 3.

³³ Office of the United Nations High Commissioner for Refugees, *Global Trends: Forced Displacement in 2018* (Geneva, 2019).

9 million homes between 2005 and 2017.³⁴ In 2018 in sub-Saharan Africa alone, nearly 2.6 million people were forced to flee their homes as a result of droughts, floods or cyclones.³⁵ It is estimated that sea level rise resulting from climate change could displace 280 million people in a generation.³⁶

30. The adoption of national and local disaster risk reduction strategies by 2020, as called for in the Sendai Framework for Disaster Risk Reduction 2015–2030, is essential to reduce disaster risk. Such strategies should be consistent with national adaptation plans for climate action. Effective disaster risk reduction can build resilience to, reduce the risk of, prepare for and respond to disaster displacement and other related forms of human mobility.³⁷

31. Finally, emergency shelters and temporary housing are crucial for those displaced by disasters or conflicts, and relocation assistance for their transition to permanent housing should be provided as quickly as possible to shorten the time spent homeless.

V. Strategies to address homelessness

32. Addressing homelessness requires comprehensive, inter-sectoral policy frameworks and rights-based housing strategies,³⁸ in alignment with the 2030 Agenda for Sustainable Development. The structural causes of homelessness should be effectively addressed through legal and policy responses at all levels. Appropriate types of policy interventions should be made for each category of homelessness and by distinguishing between chronic and transitional homelessness.

A. Affordable housing policies to prevent homelessness and support people experiencing homelessness

1. Public assistance and protection against forced eviction

33. From a human rights perspective, State obligations pertinent to homelessness are well established. These include adopting and implementing strategies to eliminate homelessness, with clear goals, targets and timelines; eliminating the practice of forced eviction, especially where it leads to homelessness; combating and prohibiting discrimination, stigma and negative stereotyping of homeless people, including by third parties; and ensuring access to legal and other remedies for violations of rights, including the failure of the State to take positive measures to address homelessness.

34. Tenancy legislation (covering aspects such as rent control, rent duration and contract termination) can provide clear rights and responsibilities for both tenants and landlords and can protect tenants from rent increases or forced evictions. Mediation services can be effective in easing the tensions between private landlords and tenants with financial difficulties. Constructive dialogue among all actors involved, including

³⁴ United Nations Office for Disaster Risk Reduction. Global Assessment Report on Disaster Risk Reduction 2019 (Geneva, 2019), pp. 250 and 262.

³⁵ M. Saidou Hamani, "Human mobility in the context of climate change", presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019.

³⁶ Hans-Otto Pörtner and others, eds. *Special Report on the Ocean and Cryosphere in a Changing Climate* (Intergovernmental Panel on Climate Change, 2019).

³⁷ United Nations Office for Disaster Risk Reduction, Words into Action: Disaster Displacement – How to Reduce Risk, Address Impacts and Strengthen Resilience (Geneva, 2019), pp. 51–55.

³⁸ See the report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context (A/HRC/37/53).

the local administration, housing corporations, service providers and debt assistance agencies, is key to prevent evictions. Local non-governmental organizations and communities that can identify at-risk individuals and families should also be part of coalitions to prevent forced evictions, especially for those belonging to traditionally excluded groups. International human rights legal frameworks, such as the International Covenant on Economic, Social and Cultural Rights, the Convention on the Rights of the Child, the Convention on the Elimination of All Forms of Discrimination against Women and the Convention on the Rights of Persons with Disabilities, can serve as instruments against forced evictions.

2. Adequate shelter and services to people experiencing homelessness

35. There are four main types of homelessness services: (a) emergency accommodation services; (b) permanent supported housing; (c) accommodation-based transitional services; and (d) integrated housing and services.

36. Emergency accommodation services offer food and beds on a "first come, first served" basis to those in need, including but not limited to homeless people. They connect individuals with various crisis management options, including meal programmes, medical treatment and outreach services. Permanent supported housing offers a combination of housing and support services to individuals and families with serious and persistent issues (such as disabilities, homelessness, substance use disorders, HIV/AIDS and chronic illness) and they can stay on a long-term basis as long as they fulfil the basic tenancy obligations. Accommodation-based transitional services are temporary accommodation (three months to three years) to bridge the gap between emergency and permanent accommodation by offering supervision and support. Although these services still exist, countries with relatively extensive social protection systems have modified or are replacing them with an integrated housing and services model.

37. "Housing First" is an example of an integrated housing approach that provides an alternative to traditional systems and prioritizes the primary need of people experiencing homelessness, namely, to obtain permanent housing.³⁹ For example, in Finland, the Housing First policy has successfully reduced the homeless population in recent years by shifting homelessness policy towards the right to lease-based housing. This enabled the conversion of shelters to supported-housing units with no conditions; the provision of individually tailored support services in housing units; an increase in affordable rental housing supply; and preventive measures, such as tenant advisory services. As a result, homelessness has declined. In 2018, there were only 5,482 homeless people and almost no one sleeping on the streets.⁴⁰

3. Support for improved access to affordable housing

38. Homelessness also occurs when people lack access to affordable housing. According to OECD, existing housing policy instruments are generally categorized as: (a) measures to support homeowners and buyers; (b) housing allowances for low-income households; and (c) social rental housing and subsidies for the development of affordable rental housing. In addition, careful consideration needs to be taken to ensure that affordable housing policies will not exclude vulnerable groups such as persons with disabilities, especially in deciding targeted beneficiaries and eligibility conditions.

³⁹ National Alliance to End Homelessness, "Housing first", factsheet (Washington, D.C., April 2016).

⁴⁰ See https://housingfirsteurope.eu/countries/finland/; and Housing Finance and Development Centre of Finland, "Homeless in Finland 2018", 29 April 2019.

39. There are several types of measures taken by Governments to support homeowners and buyers, such as tax relief for individual taxpayers for the purchase of their main residence, including tax exemptions for the costs involved in purchasing a home, mainly for first-time homeowners, and/or tax deductions of mortgage interest payments. Other measures include: (a) one-off grants to homebuyers for the purchase of a residential dwelling (a part or all of the value), which are often reserved for firsttime homebuyers with income levels below a given threshold; (b) subsidised mortgages and mortgage guarantees that are provided or subsidized by the Government; and (c) mortgage relief for over-indebted homeowners to avoid foreclosure on residential dwellings, including, for example, through subsidies for mortgage payments and payment of arrears, postponement of payments, refinancing of mortgages and mortgage-to-rent schemes.

40. OECD countries are implementing a mix of these measures. For example, Chile, Cyprus, Malta and Mexico focus more on grants to homebuyers; Canada, France, Japan, Luxembourg, the Netherlands, Poland and Spain focus on providing support to mortgage borrowers through various instruments; and Hungary and Ireland provide support to over-indebted households through mortgage-relief schemes.

41. Demand-side support for renters includes housing allowances (housing benefit, rent assistance or supplement, or housing vouchers), which are recurrent, means-tested income transfers that are generally provided to low-income households that meet the relevant eligibility criteria to help cover, temporarily or long term, their rental and other housing costs, such as utilities, insurance and services. For example, the United States provides funding to non-governmental organizations and state and local governments to quickly rehouse homeless individuals and families through various programmes, including the Youth Homelessness Demonstration Program, the Rural Housing Stability Assistance Program, the Veterans Affairs Supportive Housing Program and the Tribal Housing and Urban Development-Veterans Affairs Supportive Housing Program.⁴¹

42. It is important to provide supply-side support for development of affordable housing. For example, social rental housing is residential rental accommodation provided at below-market prices that is allocated according to specific rules, rather than market mechanisms. Typically, local authorities own and manage the accommodation and cover construction, regeneration, management, maintenance and financing. Support to non-governmental providers usually consists of supply-side subsidies, which can take various forms, such as grants, public loans, interest-rate subsidies and government-backed guarantees.

43. Subsidies are provided to developers to finance the development of new affordable housing for low-income households, excluding social rental housing. Such measures include grants, subsidised loans or loan guarantees, tax relief and land sold or leased at low prices. Investment in Affordable Housing in Canada, Community Development Block Grants and the HOME Investment Partnerships Program in the United States, and the Affordable Homes Programme and the Affordable Homes Guarantees Programme in the United Kingdom of Great Britain and Northern Ireland are some examples of programmes to finance the development of new affordable housing. Relevant measures can also involve reserving a share of dwellings to be made available at an affordable rent and/or to low-income tenants and the development of rental housing for specific target groups, such as older persons or persons with disabilities.

44. In many developing countries, public or social housing is often located on the outskirts of urban areas and the number of rental properties in urban areas are

⁴¹ See the website of the Department of Housing and Urban Development (www.hudexchange.info).

limited. ⁴² Many low-income households use incremental self-help methods (expanding their house for rental or commercial use). Supporting large-scale, hybrid social housing that combines self-help and social housing can accommodate a large urban population with different income levels.⁴³ In Ethiopia, the Integrated Housing Development Program, launched in 2005, has been recently complemented by the Urban Productive Safety Net programme to address the specific needs of over 4.7 million urban poor; 84 per cent of the 604,000 beneficiaries receive a cash transfer conditional on them performing particular public service jobs and the remaining percentage, who are those who are unable to work, receive an unconditional cash transfer. Free health care, education and limited housing are also provided under the programme.⁴⁴

4. Broad-based partnership to end homelessness

45. Governments, while holding the primary responsibility, cannot end homelessness alone, and a whole-of-society approach needs to be taken. Civil society organizations play an important role in delivering services such as shelter management, outreach, legal advice, medical services and housing allocation support to people experiencing homelessness. In places where there is less government investment and/or intervention, civil society may be the only sector that provides crucial services to affected communities. Furthermore, they can be effective in advocacy and connecting homeless people with policymakers and other actors, and can facilitate research, monitoring and evaluation with the aim of ending homelessness.

46. The private sector can also contribute to addressing deficits in affordable housing on both the supply (land and infrastructure, construction and materials) and demand sides (increasing access to housing finance). By constructing affordable housing on a large scale, rather than focusing on luxury housing alone, the private sector can create an affordable housing value chain that will bring business opportunities. It is estimated that, globally, the 16 fastest-growing housing markets have a shortage of 35 million units of affordable housing, and sub-Saharan Africa alone accounts for over 3.4 million units.⁴⁵ To achieve sustainable operations and increase affordability, it is important to combine investment and advisory services to achieve effective urban planning, use of the latest technology and materials in construction and improvements in land registry systems and legal frameworks.

47. Building a viable affordable housing finance market catering to the needs of middle-, lower- and informal-income households can also provide economic opportunities for the private sector. For example, the Nigerian Mortgage Refinance Company was developed as part of the wider Nigeria Housing Finance Project, which

⁴² See Emeka E. Obioha, "Addressing homelessness through public works programmes in South Africa", presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019. For more information on affordable housing in developing countries, see Babar Mumtaz, "How to make housing affordable for the urban poor", SciDevNet, 24 November 2015.

⁴³ Fariha Tariq, "Policies to promote affordable housing in Pakistan: challenges and lessons learned", presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019.

⁴⁴ Tegegne Gebre-Egziabher, "The effects of rapid urbanization and rural to urban migration on affordable housing and homelessness in Ethiopia", presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019.

⁴⁵ Thierno-Habib Hann, "How can the private sector contribute to affordable housing", presentation at the expert group meeting on affordable housing and social protection systems for all to address homelessness, Nairobi, May 2019.

issued its first bonds in July 2015.⁴⁶ The Aadhar Housing Finance Company in India focuses on low- and lower-middle-income customers, including those who are self-employed and have an informal income.⁴⁷ Employee housing schemes can also facilitate workers' access to affordable housing. For example, in Japan, the Corporate Housing Service provides housing to employees at a lower rent than the market price as part of companies' benefits packages. It also facilitates the relocation of employees by eliminating the complicated procedures and costs associated with purchasing or renting a home.

48. Philanthropic communities can play an effective role in consolidating various existing efforts, involving multiple stakeholders at the local level. For example, in Los Angeles, United States, Funders Together to End Homelessness acted as a catalyst for mobilizing financial and intellectual resources to end homelessness. Its efforts led to the approval of two ballot measures authorizing a \$1.2 billion bond to develop 10,000 permanent supportive housing units, and a quarter cent sales tax increase over 10 years for supportive services, rental subsidies and prevention programmes for people experiencing homelessness.⁴⁸

B. Social protection policies

49. Homelessness should not be seen as a personal failure, but a societal one. People can fall into homelessness because they do not earn an income that is sufficient to meet housing costs, or because they are not able to work as a result of caring responsibilities, chronic illness, disability or old age. Social protection, defined as a set of policies designed to reduce and prevent poverty and vulnerability for all throughout their life cycle, can contribute to preventing homelessness and facilitating access to adequate housing. Social assistance, housing benefits, unemployment protection, long-term care and old-age pensions can address specific risk factors. Moreover, social protection systems, by guaranteeing at least a basic level of income security and effective access to health care, can help to prevent people from falling into homelessness.

50. Social protection systems for all address multiple, often interrelated and complex causes of homelessness by preventing poverty (particularly through social assistance and housing benefits), easing the burden of certain expenditure during periods of unemployment (through unemployment protection and social assistance) or old age (through old-age pensions), contributing to health-related goals (through health protection and long-term care), gender equality and decent work, and facilitating the inclusion of persons with disabilities.

51. Within the framework of the 2030 Agenda for Sustainable Development, countries have committed to implementing nationally appropriate social protection systems and measures for all, including floors. Under ILO Recommendation No. 202, nationally defined social protection floors guarantee at least a basic level of income security for children, for persons of working age who are unable to earn a sufficient income and for older persons, as well as effective access to essential health care for everyone throughout their life cycle. Studies have shown that universal social

⁴⁶ International Bank for Reconstructions and Development and International Development Association IDA17 Retrospective: Maximizing Development Impact – Leveraging IDA to Meet Global Ambitions and Evolving Client Needs (Washington, D.C., World Bank, 2018).

⁴⁷ Salil Singh, "AADHAR housing finance: empowering Bharat to gain enhanced financial capabilities", *The CEO Magazine*, vol. 3 (December 2018).

⁴⁸ Nicholas P. O. Williams and James M. Ferris, "Scaling up: how philanthropy helped unlock \$4.7 billion to tackle homelessness in Los Angeles" (Los Angeles, Center on Philanthropy and Public Policy, University of Southern California, July 2019).

protection floors are affordable, even in low-income countries.⁴⁹ Many developing countries have achieved universal coverage for at least one branch.⁵⁰

52. Yet, despite laudable progress in recent years, only 45 per cent of the world's population is effectively covered by at least one social protection cash benefit. About 4 billion people, or 55 per cent of the world's population, are not covered by any social protection benefit.⁵¹ Extending social protection systems, including floors, to those who are not currently covered and achieving target 1.3 of the Sustainable Development Goals is critical to address many of the structural and individual causes of homelessness and alleviate the consequences of homelessness.⁵²

53. To prevent homelessness and facilitate access to adequate housing, the following priority actions should be taken: (a) taking a rights-based approach; (b) accelerating progress towards universal coverage, adequate benefits and comprehensive protection; (c) putting a particular emphasis on including often marginalized groups; and (d) ensuring policy coherence and coordination with other policy areas, in particular the housing and health sectors. To achieve this, an inclusive definition of housing can be used, taking into consideration the security domain (security of tenure, exclusive occupation and affordability), the physical domain (adequacy of accommodation in terms of durability, amenities, protection from weather, etc.) and the social domain (ability to enjoy social relations, privacy and safety).⁵³

VI. Policies to address challenges faced by specific social groups

A. Family-based responses

54. The estimates of the number of homeless families (defined as homeless adults with dependent children physically living with them) vary among countries and regions, with some research indicating that the number is growing. Estimates have indicated that 7.4 out of every 10,000 families experience homelessness in the United States; in Canada, over 235,000 people experience homelessness each year.⁵⁴ Female-headed households are estimated to comprise 70 per cent of the world's homeless population, including those in inadequate housing. Household "street homelessness" can sometimes be very long term, leading to generations of children being born and raised on the streets. This is the case especially in parts of Asia, while in some Latin American countries, family street homelessness is more of a temporary state, linked to cyclical rural-to-urban economic migration. In Africa, child homelessness often results from children and adolescents leaving their families and living on the street as

⁴⁹ Isabel Ortiz and others, Universal Social Protection Floors: Costing Estimates and Affordability in 57 Lower Income Countries, Extension of Social Security Working Paper, No. 58 (Geneva, ILO, 2017).

⁵⁰ Report of the Secretary-General on addressing inequalities and challenges to social inclusion through fiscal, wage and social protection policies (E/CN.5/2019/3), para. 46.

⁵¹ ILO, World Social Protection Report 2017–2019: Universal Social Protection to Achieve the Sustainable Development Goals (Geneva, 2017).

⁵² The Global Partnership for Universal Social Protection, co-chaired by ILO and World Bank, has issued a call for action to accelerate progress towards achieving target 1.3 of the Sustainable Development Goals (see www.usp2030.org).

 ⁵³ Volker Busch-Geertsema, Dennis Culhane and Suzanne Fitzpatrick, "A global framework for understanding and measuring homelessness" (Institute of Global Homelessness, September 2015), p. 7.

⁵⁴ Amanda Noble, "Beyond housing first: a holistic response to family homelessness in Canada" (Toronto, Canada, Raising the Roof, 2015).

a result of family poverty or abuse.⁵⁵ Conflicts and HIV/AIDS have increased the number of children living on the streets; the number is currently estimated at 150 million children globally.⁵⁶

55. At the European level, several policy instruments exist to assist Member States in addressing child poverty, but they rarely reach children who are homeless. In its recommendation on investing in children and breaking the cycle of disadvantage (2013/112/EU), the European Commission recommends avoiding evictions, unnecessary moves and separation from families, as well as providing temporary shelter and long-term housing solutions. However, little progress has been made since the recommendation was published, in 2013.

56. Countries with generous social protection systems have very low percentages of homeless families and individuals. However, research indicates that, in some countries, more needs to be done to secure adequate housing for homeless families. Making social protection benefits available to all in need, in all regions is a key. Importantly, social protection benefits often do not reach undocumented migrants, including the homeless families among them.

57. Research indicates that policies and measures to reduce homelessness among women and female-headed households should include social housing directed at people in extreme poverty. In developing countries, access to land and secure tenure is another important measure to prevent homelessness. Legalizing the housing status of the inhabitants of slums and informal settlements is important in this regard. Equal property rights and inheritance rights, including the property rights of widows, are vital.

B. Persons with disabilities, youth, older persons and indigenous peoples

1. Persons with disabilities

58. Available evidence suggests that a disproportionate number of persons with disabilities are homeless.⁵⁷ In some countries, children with disabilities are often abandoned by families and face the risk of being homeless⁵⁸ and being exploited for the purpose of begging in the streets.⁵⁹ In addition, gender is also an important dimension of homelessness, as women with disabilities face a higher risk of violence and, when escaping violence, emergency shelters may not be accessible to them. Furthermore, even if persons with disabilities succeed in finding a home, that home may not be sufficiently accessible to them. The results of model disability surveys undertaken in Cameroon, Chile and Sri Lanka by the World Health Organization and the World Bank in 2015 and 2016 indicated that, on average, the homes of 30 per cent of persons with disabilities were not sufficiently accessible.

59. Initiatives exist to assist persons with disabilities in moving from institutional living arrangements to their own housing or to living with their families. These initiatives are based on the provision of services in the community and support for

⁵⁵ Samuel Nambile Cumber and Joyce Mahlako Tsoka-Gwegweni, "The health profile of street children in Africa: A Literature Review", *Journal of Public Health in Africa*, vol. 6, No. 2 (2015).

⁵⁶ Speak, "The state of homelessness in developing countries".

⁵⁷ UN-Habitat, The Right to Adequate Housing for Persons with Disabilities Living in Cities: Towards Inclusive Cities (Nairobi, 2015).

⁵⁸ The State of the World's Children 2013: Children with Disabilities (United Nations publication, Sales No. E.13.XX.1).

⁵⁹ Committee on the Rights of the Child, general comment, No. 9 (2006) on the rights of children with disabilities.

independent living, including assistance in finding housing. Community services offered may include mental health clinics, social care services, psychiatric outpatient facilities, health-care services, day care centres, financial support, support groups, community networking and awareness-raising campaigns.

60. Several countries have put in place social programmes to help persons with disabilities financially, including through the provision of disability benefits and support with housing costs. Some countries have established standards for housing units to enhance accessibility. For example, under the Swedish Building Code, all units in residential buildings of three levels or more are required to have wheelchair access, large lifts and kitchens and bathrooms of certain dimensions. Implementation of this code allows for a broader choice of home for persons with disabilities and enables them to visit others more easily. Experience has shown that accessible features can be integrated at no or little additional cost (less than 1 per cent of total building costs) when the "universal design" principle is incorporated into the initial design and planning.⁶⁰

2. Youth

61. Homelessness among adolescents and youth is a major concern in many countries; youth (those aged 15–24) have been identified as the population group most at risk of becoming homeless. In both developed and developing countries, family poverty was identified as the main driver among self-reported causes of precarious housing conditions, and family conflict was attributed to a lack of access to safe and affordable housing by young people, particularly when they are rejected because of their sexual orientation or gender identity.⁶¹

62. Many countries have adopted national strategies to address youth homelessness through reducing structural inequalities and extending support and services to young people in or at risk of homelessness. For example, Finland developed the National Homelessness Strategy, implemented through the 2016–2019 Action Plan for Preventing Homelessness. Housing services targeting homeless youth can be more effective if supplemented by a stable support network providing other interventions, including mental health and/or employment counselling to minimize the social stigma of homelessness. Social protection measures, such as cash transfers, also help improve young people's financial situation, address family poverty and are expected to reduce the negative impact of early-life disadvantages on the risk of falling into homelessness.

63. As young people with a criminal record, particularly those from minority groups, have lower chances of finding a job or housing, security-related measures to address youth homelessness should be minimized to the extent possible, to improve their long-term prospects of economic stability and access to affordable housing. Some countries have enacted homeless legislation to meet the development needs of youth at risk. For example, homeless youth aged 16 or 17 are automatically regarded as vulnerable under homelessness legislation in the United Kingdom.⁶² Furthermore, targeted support, such as vocational training and employment assistance, helps homeless youth beyond their housing needs and promotes self-sufficiency.

⁶⁰ Edward Steinfield, "Education for all: the cost of accessibility", Education Notes (Washington, D.C., World Bank, August 2005).

⁶¹ Gina Samuels and others, *Voices of Youth Count (VoYC) In-Depth Interviews: Technical Report* (Chicago, University of Chicago, 2019).

⁶² United Kingdom, Ministry of Housing, Communities and Local Government and Ministry of Education, Prevention of Homelessness and Provision of Accommodation for 16 and 17-Year-Old Young People Who May be Homeless and/or Require Accommodation (London, 2018).

3. Older persons

64. Older persons face challenges in access to adequate housing and in situations of homelessness.⁶³ They may experience financial abuse, forced evictions or land grabs. Older women are particularly vulnerable and face multiple forms of discrimination, including in property and land inheritance rights. Health conditions also impair their access to public services related to housing. Where buildings, including shelter services, are inaccessible, older persons suffer more, as they often experience functional limitations or disabilities. The mortality rate of older persons experiencing homelessness, is higher than that of other groups in similar situations.⁶⁴

65. In response to these challenges, several countries focus on economic interventions to facilitate access to affordable housing by older persons. For example, Japan provides subsidies to developers to build barrier-free affordable rent dwellings for low-income elderly households. Homeless people aged over 65 in Brazil can receive the Continuous Welfare Benefit for the Elderly and Disabled and the 2011 National Housing Policy of Malaysia offers affordable housing directly to low-income earners, including older persons.

66. Initiatives also seek to link different policy aspects related to insecure housing. In Australia, services are available for older homeless people, linking them with providers such as care homes. France provides financial assistance for older persons to adapt housing to meet their changing needs and to enable them to stay in own homes longer. Older persons in Myanmar can receive low-interest loans to renovate or buy homes.

4. Indigenous peoples

67. Indigenous peoples worldwide continue to confront poor and insecure housing conditions, and many of them remain extremely vulnerable to homelessness, especially in urban areas.⁶⁵ Studies indicate that in Canada, indigenous peoples are five times more likely than the general population to be homeless.⁶⁶ Although indigenous peoples account for only 2.5 per cent of the population of Vancouver, they account for 38 per cent of the homeless in that city.⁶⁷ Available evidence also indicates that indigenous peoples are often vulnerable to traumatic events, such as forced eviction from their lands, house fires, family violence and abuse, health risks, including mental health risks, physical impairments, and disabilities. These contributing factors, along with widespread violation of rights and discrimination on the basis of indigenous identity (by both private and public housing providers), result in an increased number of indigenous peoples at risk of or experiencing homelessness.

68. States are taking actions to address homelessness among indigenous peoples. For example, in Australia, the National Housing and Homelessness Agreement was introduced in 2018 to provide 4.6 billion Australian dollars to states and territories over three years, including 375 million Australian dollars for homelessness services. Under the Agreement, states and territories must develop housing and homelessness

⁶³ Report of the Secretary-General on follow-up to the Second World Assembly on Ageing (A/66/173).

⁶⁴ Institute of Global Homelessness, "State of homelessness in countries with developed economies", May 2019.

⁶⁵ See UN-Habitat and Office of the United Nations High Commissioner for Human Rights, Indigenous Peoples' Right to Adequate Housing: A Global Overview (Nairobi, 2005).

⁶⁶ Jalene Tayler and Damian Collins, "Prevalence and causes of urban homelessness among indigenous peoples: a three country scoping review", *Housing Studies*, vol. 29, No. 7 (2014), pp. 965–966; and Stephen Gaetz and others, *The state of homelessness in Canada 2016* (Toronto, Canadian Observatory on Homelessness Press, 2016).

⁶⁷ Matt Thomson, Vancouver Homeless Count 2016 (May 2016).

policies and strategies that specifically address priority homelessness cohorts, including indigenous Australians. ⁶⁸ In Canada, the housing agency of British Columbia runs an aboriginal homeless outreach programme, with workers from indigenous community-based organizations who connect people and provide culturally appropriate services from an indigenous perspective. The National Association of Friendship Centres has been providing off-reserve services and support to urban indigenous peoples for over half a century.

VII. Conclusions and recommendations

69. Homelessness is a complex issue that requires a multisectoral approach and integrated responses, cutting across fiscal, economic, labour, housing, health, social protection and urban development policies. Whole-of-government and whole-of society approaches need to be taken to address and prevent homelessness. Policies have to be inclusive of and responsive to the rights, needs and aspirations of individuals, especially those in disadvantaged or vulnerable situations.

70. It should be noted that a starting point to address homelessness is adequate data, both for monitoring target 11.1 of the Sustainable Development Goals and for formulating effective policies. In this regard, the international community and all stakeholders need to make concerted efforts to develop a common approach and corresponding methodology to identify people experiencing homelessness, both temporarily and chronically, while also ensuring the inclusion of homeless people in official statistics.

71. To accelerate progress in achieving the Sustainable Development Goals, especially target 11.1 thereof, by 2030 and fulfil the commitment to leave no one behind, the Commission may wish to consider the recommendations set out below.

72. Member States are encouraged to:

(a) Develop comprehensive, intersectoral national strategies and specific policy interventions to address all categories of homelessness, while implementing existing frameworks and instruments related to homelessness, so that all people can lead a decent life with dignity;

(b) Improve access to affordable housing through integrated housing policies and measures on both the demand and the supply sides, including protection against forced eviction, the provision of adequate emergency and temporary shelter and services and support for renters and for the development of affordable housing, especially for low-income households;

(c) Address the negative impact of the commercialization and financialization of housing by adopting or strengthening regulations on housing markets, promoting inclusive and sustainable urbanization and, where possible, implementing "housing at the centre" approaches, recognizing the right to housing and better zoning aimed at economic and social inclusion;

(d) Continue to strengthen national social protection policies and systems and expand the coverage of social protection floors to all, including people working in the informal sectors and those experiencing homelessness, while also investing in quality basic social services to ensure equal access to quality education, essential health coverage, safe drinking water and sanitation;

⁶⁸ Australian Institute of Health and Welfare, Aboriginal and Torres Strait Islander People: A Focus Report on Housing and Homelessness (Canberra, 2019).

(c) Build a broad-based partnership between State and non-State actors at all levels to prevent people from falling into homelessness, support those experiencing homelessness and develop long-term sustainable solutions to end homelessness;

(f) Raise awareness of homelessness, including family homelessness, and address the specific needs of individuals and groups who are disproportionately affected, including women, children, adolescents, youth, older persons, persons with disabilities, indigenous peoples, people living in poverty and people displaced by natural disasters and conflicts, to support their empowerment and full participation in the societies they live in;

(g) Address family homelessness, including through gender-sensitive policies and resource allocation and appropriate support services for families to break the cycle of inter-generational homelessness;

(h) Combat discrimination and stereotypes against people experiencing homelessness, including by strengthening anti-discrimination laws, advocacy and awareness-raising, as well as by protecting the rights of tenants and ensuring access to justice.