

Habitat for Humanity is driven by the vision that everyone deserves a decent place to live. Yet, as the world confronts increasing threats from social conflict, environmental degradation, economic inequality, rapid urbanization, and humanitarian crises, we are faced with an unprecedented global housing challenge.

Habitat for Humanity's strategic plan commits our network to "promote policies and systems to advance access to adequate, affordable housing" to more effectively catalyze change and to impact exponentially more people than one organization could serve alone. As a leading global non-governmental organization focused on housing, Habitat for Humanity has a responsibility to use its voice to influence better outcomes for the people we partner with around the world. Through policy and systems change, there is greater potential to create stability and security for millions more than we could serve by only building one house at a time.

Taking a comprehensive approach to the global housing challenge, this Global Policy and Advocacy Agenda applies evidence-based methodologies to innovative housing solutions to achieve sustainable development outcomes. Habitat for Humanity's expertise in achieving affordable and adequate housing for all gives us a unique opportunity to influence global agreements, regional bodies, multilateral organizations and all levels of government to ensure housing and its components are recognized and prioritized as a central contributor to reducing poverty and achieving sustainability.

The Global Policy and Advocacy Agenda, through its five key priority areas outlined below, provides a framework for Habitat for Humanity International's global advocacy efforts to navigate an increasingly complex global environment, and reflects a collective ambition to achieve impact in the diverse contexts where Habitat for Humanity operates. Broadly, this agenda directs Habitat for Humanity International's advocacy to:

- Ensure affordable, accessible and adequate housing is prioritized in policies developed at global, regional and local levels in urban and rural areas.
- Contribute to the sustainability of communities by demonstrating the impact of good housing policies, security of tenure, and people-centered development.
- Build awareness of the impact housing can have in achieving sustainable development outcomes, and in improving humanitarian responses.
- Guarantee all Habitat for Humanity International policy proposals are gender-responsive and inclusive.
- Ensure alignment of global policy and advocacy positions with global agreements, including Agenda 2030, the New Urban Agenda, Sendai Agreement, and others.

DEVELOPMENT PRIORITIES

Habitat for Humanity supports policies that...

1. Ensure access to adequate housing options for all

As defined by the United Nations, there are seven components of adequate housing,¹ which Habitat for Humanity advances through its global programs and advocacy initiatives. Globally, the definition of adequacy has been accepted and institutionalized through various global declarations, conventions, and plans of action.² Additionally, adequacy of housing is also a central component of the Sustainable Development Goals, as captured in SDG 11. An adequate home can have transformational impact on individuals and communities because home is a safe place to foster stability, security, and opportunity for its residents. In January 1996, Habitat for Humanity International's board of directors declared its commitment to the provision of adequate housing for everyone. Adequacy remains at the heart of the global strategic frameworks as we seek to build sector impact globally through policy and systems change.

Example policy solutions

- Expand the permanent affordable housing stock through a full range of rental and homeownership options
- Ensure affordability and access to basic services – e.g., water, sanitation and energy
- Promote comprehensive housing approaches incorporating livelihoods, transit, safety and health needs
- Increase adequacy of existing housing through slum upgrading and incremental building
- Reduce regulatory barriers and develop stronger land governance and administrative systems

2. Expand affordability through housing finance options

Today, approximately 1.6 billion people live in substandard housing, and 93 percent of all adults do not have access to housing finance options.³ Formal financial services are ineffective in reaching people in the world's poorest places due to their high eligibility requirements, such as requiring collateral, high fees or steep down payments. Most low-income households face barriers in accessing funding—including subsidized mortgages—from formal financial institutions. In developing and developed countries, inadequate legal frameworks and the lack of incentives for the provision of social housing have decreased the supply of housing and increased rents to unaffordable levels. Policymakers at all levels must recognize the need to

¹ The United Nations' definition of adequate housing has seven components including: legal security of tenure and protection against forced evictions; availability of services, material, facilities, and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy.

² International human rights law recognizes everyone's right to an adequate standard of living, including adequate housing. Adequate housing was recognized as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. The Vancouver Declaration on Human Settlements (1976), Agenda 21 (1992), the Istanbul Declaration on Human Settlements (1996), the Habitat Agenda (1996 - the outcome of Habitat II) and the Millennium Declaration and Millennium Development Goals (2000), also helped clarify various aspects of the right to adequate housing and reaffirmed States' commitments to its realization. Governments committed to the right to adequate housing in the SDGs through SDG 11.1 and in the New Urban Agenda, "...the progressive realization of the right to adequate housing for all as a component of the right to an adequate standard of living."

³ The World Bank. "Housing for All by 2030." May 2016; <http://www.worldbank.org/en/news/infographic/2016/05/13/housing-for-all-by-2030>

provide housing finance solutions to reduce the housing deficit and provide a variety of options to enable access for all to affordable, safe and adequate housing.

Example policy solutions

- Promote subsidies to improve access to affordable housing and rental properties and units
- Promote and incentivize inclusive access to finance for housing
- Reduce regulatory barriers and improve efficiencies to develop financing options for housing
- Promote access to microfinance and other flexible lending instruments for incremental building and home improvement
- Incentivize public-private investment in infrastructure that supports housing development

3. Promote secure tenure rights and equitable access to land for shelter within the continuum of land rights

Secure tenure – the right to feel safe in one’s own home, to control one’s own housing environment, and the right to not be arbitrarily or forcibly evicted – is vital for families to be able to enjoy the full spectrum of housing rights and benefits. Insecure tenure often lies at the heart of poverty housing, depriving residents of even the most basic physical, economic and psychological security that comes with adequate housing. Rules of tenure define how access to the housing environment is allocated, transferred, controlled and managed. Secure tenure rights and equitable access to land have been foundational to the Solid Ground campaign, a global advocacy campaign of Habitat for Humanity, and must continue as a key thematic priority. Additionally, land tenure and land rights are critical components when considering the housing microfinance sector.

Example Policy Solutions

- Ensure strong land governance and administration frameworks
- Endorse a continuum of land rights approach that embraces a plurality of land rights to increase household stability, investment and security of tenure
- Promote the social function of land and policies that prevent arbitrary forced evictions
- Promote policies that create access to land-based finance and housing markets for the poor
- Influence customary practices and discriminatory laws that exclude women and vulnerable groups/marginalized communities from owning, possessing and inheriting land and property

4. Enable stakeholder engagement and participatory processes in development of housing and land policies

Having an inclusive stakeholder process that incorporates the priorities, needs, experiences, and voices of citizens and communities is a key policy focus in achieving global agreements such as the Sustainable Development Goals, New Urban Agenda, Sendai Framework, etc. Specifically, people living in poor conditions, women and vulnerable or marginalized groups must be

included and consulted in decision-making processes at all levels of government. Communities know their unique needs and should play a critical role in defining their future. Coalitions, networks and partnerships at all levels and platforms for civic engagement provide broader expertise, and diverse constituencies, including PPPPS, or public/private/people/partnerships. Coalitions and networks are also spaces to convene best practices, which can play an important role in reducing poverty, serving adequate and affordable housing needs, access to land and other key themes. By joining with community members and stakeholders, we can build consensus and local capacity to address these common issues in achieving housing and land policies.

Example policy solutions

- Ensure policies are in place to enable feedback to local government officials on urban plans
- Promote government engagement with citizens and stakeholders when framing housing and land policies and laws at all levels
- Recognize and incorporate community data collection and community mapping to inform government decision making
- Integrate community feedback in urban, financial and housing plans
- Promote stakeholder engagement through formal platforms and communities of practice to address the sustainable development of cities and communities

HUMANITARIAN PRIORITIES

We support policies that...

1. Foster resilient and responsive communities through housing

Resilience is the ability to prepare and plan for, absorb, respond, recover from, and, more successfully, adapt to adverse events. Disaster resilience is “the ability to manage change by maintaining or transforming living standards in the face of shocks or stresses—such as earthquakes, drought or violent conflict—without compromising [a community’s] long-term prospects.”⁴ Enhanced resilience allows better anticipation of disasters and better planning to reduce disaster losses, rather than waiting for an event to occur and paying for it afterwards. Informal settlements in developing country contexts can be particularly vulnerable to disasters because, in addition to their precarious locations, the homes often do not comply with construction and safety standards. Building disaster resilience into community planning and housing infrastructure reduces vulnerabilities, which can mitigate potential damage to both people and infrastructure. Additionally, people affected by conflict, including internally displaced people, refugees and migrants, are also in need of safe, adequate, affordable and healthy homes as they recover from displacement, in the short term and in protracted contexts. Policymakers need to support and promote policies that address community needs and engage the communities themselves in the planning, resettlement, reconstruction and recovery.

Example policy solutions

⁴ United Kingdom Department for International Development (2011), Defining Disaster Resilience: A DFID Approach Paper. Department for International Development. p. 6. Available at: http://www.fsnnetwork.org/sites/default/files/dfid_defining_disaster_resilience.pdf

- Promote government subsidies to prepare communities for disaster, including short-term response and long-term reconstruction
- Support government investment in infrastructure improvement to mitigate disaster
- Address pre-disaster preparedness and adopt risk reduction and management strategies
- Ensure policies enforce adequate building standards for housing to withstand disasters
- Ensure tenure security which facilitates expedient returns and compensation after disaster