WHERE ARE WE GOING TO LIVE? THE MANUFACTURED HOUSING AND HABITAT GLOBAL CRISIS

When treated as a commodity that allows accumulation and speculation, housing generates social inequality, economic concentration and environmental destruction. If respected and guaranteed as a human right, adequate housing can contribute to more just, democratic and sustainable societies and territories. As the COVID-19 pandemic has shown, local and regional communities and governments have a key role to play in advancing transformative agendas based on the right to the city, to the commons and to care.

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The right to housing is under attack. Acquiring and maintaining a decent place to live in peace and dignity has become practically impossible for most people. A kind of «perfect storm" seems to be preventing fairer distribution of the housing stock, affecting billions of people around the world. Over the last four decades, the sustained loss of public housing, the lack of regulation of the private rental market, the mass construction of luxury apartments and the limitations of housing improvement programmes and self-built[1] working class neighbourhoods have had devastating social and environmental effects. Growing numbers of men, women, adolescents and children living on the streets; working families and young people who cannot afford adequate housing; tenants under constant threat of eviction; people living in marginal areas that lack services – all are visible signs of a planet-wide housing crisis.

1. Around half of the urban settlements in the Global South have been built by their inhabitants. They tend to be grouped under the generic and derogatory name of informal and irregular settlements, but organisations and networks like the Habitat International Coalition (HIC) have described them as processes of the social production and management of habitat. For more information see www.hic-net.org.

Privatisation, gentrification and touristification have become keywords for understanding the urban dynamics that today affect large, medium-sized and small cities in all regions. For some time now, various experts (Rolnik, 2021) have described a process of the financialisation of housing – whereby housing has become a financial asset in the hands of large transnational companies. "People without homes and homes without people" is the slogan that sums up the nonsense of an increasingly concentrated and speculative real estate market, in which the state is largely complicit and fearful of regaining its role as regulator and guarantor of fundamental rights. Exclusive new neighbourhoods and large complexes of so-called low-income housing in productive and conservation areas grow and then empty out, for the lack adequate infrastructure and opportunities. At the same time, collective and cooperative options are invisibilized, do not receive the support they need, and are in turn stigmatised and even criminalised. The right to housing is being confused with the right to property, to devastating effects: the social fabric is polarised and torn apart; cities are segmented and segregated; and the environment is neglected and becomes artificial.

THE SUSTAINED LOSS OF PUBLIC HOUSING, THE LACK OF REGULATION OF THE PRIVATE RENTAL MARKET, THE MASS CONSTRUCTION OF LUXURY APARTMENTS AND THE LIMITATIONS OF HOUSING IMPROVEMENT PROGRAMMES HAVE HAD DEVASTATING SOCIAL AND ENVIRONMENTAL EFFECTS.

Exchange value is prioritised over use value. Rather than spaces that are essential to life, homes are treated as commodities. In economic, political and cultural terms, accumulation and profit are placed above redistribution and people's well-being. Over recent decades, land, housing and rental prices have grown exponentially, while people's real incomes have stagnated or even fallen. Applying an intersectional perspective highlights those who are inevitably most affected by this spiral of dispossession, exploitation, discrimination and marginalisation: women, young people, children and the elderly; racialised groups and ethnic minorities, indigenous peoples and migrants; people with disabilities; and people of diverse sexual and gender identities, among others.

Coordinated, networked local action to guarantee rights and dignity of people

In face of the inertia and backwards steps at national level, various cities and regions are providing reasons for hope and presenting alternatives. One example, at the United Nations headquarters in New York in July 2018, was when a group of mayors publicly stated their commitment to implement

measures that would help realise the right to housing and the right to the city. A decade had passed since the brutal economic and financial crisis unleashed by mortgage and real estate speculation by large banks and construction companies, which affected millions of people in both the Global North and South. In the Declaration over 40 local and regional governments state their willingness to promote urban planning that combines adequate housing with inclusive, sustainable and high-quality neighbourhoods, as well as tools for public–private and public–community collaboration. At the same time, the municipalities demand more powers to regulate the real estate market and access more funds to improve public housing stock.

IN FACE OF THE INERTIA AND BACKWARDS STEPS AT NATIONAL LEVEL, VARIOUS CITIES AND REGIONS ARE PROVIDING REASONS FOR HOPE AND PRESENTING ALTERNATIVES.

Since then, activists, professionals and public officials from cities such as Amsterdam, Barcelona, Berlin, Montevideo, New York, Paris and Vienna, to mention just a few, have participated in numerous spaces of mutual learning and exchange that have already had interesting repercussions on municipal and regional policies and initiatives. Taking advantage of and even expanding the range of their mandates, various local and metropolitan governments have been experimenting with a series of measures to guarantee social welfare and promote greater environmental responsibility. Regulatory, financial, administrative and management innovations are enabling them to advance in key areas such as municipal housing provision, rent control, regulation of tourist apartments, eviction prevention, land use planning and building codes, including the transfer of land for cooperative and other non-profit projects.

As a framework, the right to housing provides fundamental keys for decoding the limitations of current trends and for guiding transformative public policies that advance greater equity and socio-spatial justice. As recognised in international instruments and constitutions and laws around the world, the right to adequate housing is expressed in seven interrelated dimensions: 1) security of tenure; 2) availability of services, materials, facilities and infrastructure; 3) affordability; 4) habitability; 5) accessibility; 6) location; and 7) cultural adequacy. The table at the end of this chapter gives greater detail on its scope and implications for the concerted action of various public, social and private actors.

The right to the city complements this approach, providing a territorial vision that gives material form to the interdependence of all human rights (civil, political, economic, social and cultural), and links them to collective well-being, environmental responsibility and the deepening of democratic

decision-making practices. The eight components combine both principles and strategies: 1) non-discrimination; 2) gender equity; 3) inclusive citizenship (detached from nationality and legal status); 4) strengthened political participation; 5) the social functions of property and the collectively defined public–community interest; 6) equity in the use of safe, high-quality public spaces and services; 7) diverse and inclusive economies (including the informal economy and the social and solidarity economy); and 8) fairer and more balanced urban–rural linkages.

A DECOLONIAL FEMINIST APPROACH HELPS US FOCUS ON CARE AND COLLECTIVE CONSIDERATIONS THAT INCLUDE HOUSING AMONG THE COMMON GOODS THAT WE MUST PROTECT AND STRENGTHEN.

The crisis as an opportunity: what we've learned and what comes next

The multifaceted global crisis provoked by the COVID-19 pandemic laid bare the growing inequalities that affect our societies and cities, highlighting the priority and urgent issues. Access to adequate housing and basic services became a crucial means of protection against the spread of the disease, and for millions of people around the world a terrible line drawn between life and death. The home became a place of study and work, which highlighted the injustices of the digital divide, while the substantially increased burden of care, borne mostly by women, led to a loss of income and autonomy. Meanwhile, a large number of essential workers in the health, food, energy and other sectors, many of them migrants or members of racialised groups, risked their health by living in overcrowded conditions in areas far from employment centres with poor public transport links.

Once again, local governments and communities were the first to respond, albeit often without adequate resources and, in many cases, facing reluctant and even authoritarian national administrations. According to a study by the London School of Economics (LSE), United Cities and Local Governments (UCLG) and Metropolis (LSE *et al.,* 2020), 64% of the measures taken over the first months were at subnational level, including 43% at city level or below. Even with limited budgets, various local and regional actors took swift and in many cases bold steps to address the emergency. By mobilising a broad network of in-kind support and decommodifying access to essential goods and services, they sought to guarantee housing, water, food, electricity and internet access. Public housing rent moratoriums, rate freezes and food banks were combined with pop-up clinics and remote medical attention. The reuse of buildings, land and public spaces became a critical tool. Empty homes and hotel rooms, conference centres and other community facilities were

adapted to provide shelter for homeless people, women and children who were victims of domestic violence and healthcare workers requiring isolation.

While insufficient and temporary, these emergency measures broadened the horizon of what was possible and showed the way forward for urgent transformations in the medium and long term. Cities know that any effective strategy to deal with the housing crisis will require simultaneous care measures to be combined for three separate groups that together represent the majority of the population: the unhoused; people in inadequate housing; and people at risk of losing their home. A decolonial feminist approach (including redistributive justice, memory and reparation mechanisms for indigenous peoples) helps us focus on care and collective considerations that include housing among the common goods[2] that we must protect and strengthen. Housing is at the heart of the great environmental, economic, health and social crisis of our time. The right to housing and the right to the city must therefore be at the centre of the transformations we continue to promote.

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2. Several networks of local governments and civil society have been exploring the notion of the commons as a strategy to address socio-spatial inequalities, the environmental crisis and the democratic deficit in a comprehensive and territorialized manner. The most relevant of these debates and proposals are included in UCLG, KNOW (2022) and Global Platform for the Right to the City (2022).

Table 1. The right to housing as a framework for fairer public policies

Components of the right to adequate housing (CESCR, 1991)	Trends that increase inequality	Public policy recommendations
Legal security of tenure: public or private rental, cooperative, lease, private property, collective property, emergency housing, ownership, use and enjoyment, etc.	Options limited to individual/family private property. Suppressing or criminalising collective and other forms of tenure.	Diversification and support for shared and cooperative tenure alternatives, including collective ownership, land trusts and rental housing. Administrative and legal mechanisms for conflict resolution and eviction prevention.
Availability of services, materials, facilities and infrastructure: permanent access to natural and common resources, drinking water, energy for cooking, heating and lighting, sanitation, means of food storage, waste disposal, drainage and emergency services.	Predominant use of polluting materials controlled by a few companies (cement and steel, etc.). Insufficient, poor quality, inadequately priced services.	Regain and promote local materials and techniques, including popular and indigenous knowledge. Public–community and social and solidarity economy options to provide adequate and affordable materials and services.
Affordability: personal or household spending on housing should not compromise or impede the attainment and satisfaction of other basic needs.	Expenses to access and maintain housing (rent, mortgages, etc.) exceed 30% of disposable income. Insufficient options for people in situations of exclusion and marginalisation (mothers of household, women victims of domestic violence, people living on the street, victims of disasters and conflicts, unemployed persons and those working in the informal economy, etc.).	Financial schemes that combine credit, savings and subsidies according to the needs and capacities of the beneficiaries, including collective options. Adequate regulation of land prices, rents and mortgages.
Habitability: adequate space for inhabitants; protection from cold, damp, heat, rain, wind and other risks to health; structural hazards; physical security.	Reduced and homogenised new housing prototypes. Lack of support for maintaining and renovating existing and/or abandoned housing.	Diversification of housing designs according to the needs of the inhabitants. Maintenance and renovation programmes with social participation.
Accessibility: priority attention to disadvantaged and vulnerable groups: the elderly, children, people with disabilities and terminal illness, those who are HIV positive or suffer from mental illness, victims of disasters, etc.	Care programmes for marginalised and vulnerable people are scarce and insufficient.	Co-design and implementation of ad hoc programmes that prioritise and incorporate the opinions and proposals of marginalised and vulnerable persons and groups.

Components of the right to adequate housing (CESCR, 1991)	**Trends that increase inequality**	**Public policy recommendations**
Location: access to employment options, healthcare services, child care, schools and other social services; not in polluted locations or near sources of pollution.	Large-scale new housing construction programmes in areas far from services, facilities, employment, and education and recreation options.	Mapping and making use of vacant land, housing and facilities, including vacant public land, hotels and offices in well-located and serviced areas. Housing and neighbourhood improvement programmes that advance the right to the city and environmental justice.
Cultural adequacy: the way housing is built and the use of materials and policies must enable the expression of cultural identity and diversity; ensure modern technological services without sacrificing cultural dimensions.	Housing designs and housing options that do not respect existing bioclimatic and cultural diversity.	Diversification of housing designs adapted to biocultural realities in different regions with community participation.

Source: Compiled by the author using components of the right to adequate housing (CESCR, 1991).