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# COVID Housing Policy Roundtable Report

November 2020



### 3 Top Recommendations to Reduce COVID-related Homelessness and Fulfil Housing Rights

- 1. Lessening the Spread of COVID by Improving Inadequate Housing Options:** Deaths from COVID have been clustered in inadequate housing<sup>1</sup> - nursing homes, homeless shelters, informal settlements - where self-isolation is impossible, toilets and kitchens are shared, and/or access to clean water and medical services are limited. Many governments have provided temporary homeless shelter accommodation in community facilities and hotels that can enable distancing and privacy. Homeless people have created encampments where distancing has been promised, but not been provided.<sup>2</sup> In some cases, governments have taken over management of private nursing homes where conditions were grossly inadequate,<sup>3</sup> and in some informal communities residents, sometimes aided by NGOs and local governments such in Rio de Janeiro, have provided public education and health services, access to water, and emergency funding.<sup>4</sup> *All governments should be listening to the expressed needs of homeless people and those in inadequate housing and acting to improve their health and safety.*
- 2. Homelessness Prevention - Direct assistance to precariously employed renters:** Canadian research indicates that 50% of renters have less than one month's savings, meaning the long term economic impacts of COVID, especially on service jobs, may lead to increased homelessness.<sup>5</sup> Many governments have provided short-term eviction moratoria, but this just builds up rent or mortgage debt. Canada provided a relatively barrier-free income emergency income support scheme (Canada Emergency Response Benefit) and the province of British Columbia provided additional emergency support for low-income renters.<sup>6</sup> However, both programs have now ended while unemployment remains high, and evictions are starting again. *More effective homelessness prevention would include emergency rent assistance, rent freezes, and eviction bans for the entire length of the COVID crisis.*
- 3. Rapidly Securing New Low-Cost Homes:** Some governments have been spurred to rapidly create permanent supportive housing. The City of Toronto's *COVID-19 Housing and Homelessness Recovery Response Plan* aims to create 3,000 homes for homeless people through acquisition of low-

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<sup>1</sup> Tsai, J., & Wilson, M. (2020). COVID-19: a potential public health problem for homeless populations. *The Lancet*, 5(4), E186-187.

<sup>2</sup> Draisma, M. Homeless advocates head to court in fight with city over physical distancing in shelters. *CBC News*. September 28, 2020.

<sup>3</sup> DeClerq, K. Ontario taking over management of five long-term care homes following scathing military report. *CTV News*, May 28, 2020

<sup>4</sup> UNIC Rio. (2020). *Brazil's favelas organize to fight Covid-19*.

<sup>5</sup> Tranjan, R. (2020). *The Rent Is Due Soon: Financial Insecurity and COVID-19* (Ottawa: Canadian Centre for Policy Alternatives).

<sup>6</sup> Government of Canada. (2020). *Canada's COVID-19 Economic Response Plan*; BC Housing. (2020). *BC Temporary Rental Supplement (BC-TRS) Program*

rent apartments and modular construction. This is to be accomplished within the next 24 months, with assistance from the new Canadian *Rapid Housing Initiative*, a \$1 billion CAD fund.<sup>7</sup> The programs are part of a shift in Canadian housing policy towards a rights-based approach, exemplified in the July 2019 *National Housing Strategy Act*.<sup>8</sup>

**California Bill SB-1079**, inspired by activist group Moms4Housing, is aimed at preventing large-scale Real Estate Investment Trusts from taking over foreclosed housing, evicting renters, and raising rents. It bars sellers of foreclosed homes from bundling them at auction for sale to a single buyer. In addition, it will allow tenants, families, local governments, affordable housing non-profits and community land trusts 45 days to beat the best auction bid to buy the property and has pledged \$600 million USD for that purpose<sup>9</sup>. After the Global Financial Crisis, 10 million Americans lost their homes to foreclosure, with majority of mortgage foreclosed homes lost to institutional investors. The current prediction is that 20 million more Americans will become homeless due to COVID-19.<sup>10</sup>

**As of July, the City of Barcelona has ordered** 14 property groups to let out almost 200 'vacant' flats to city residents in the next 30 days or it will expropriate the properties at 50% of their value and rent them as public housing. In 2018, the City estimated that 13,000 flats in Barcelona were entirely vacant investment properties, vacation homes or used as short-term rentals, with other studies suggesting it could be as high as 30,000 empty homes. Since 2013, rents have increased in Spain 30 times faster than wages.<sup>11</sup>

**COVID-19 can become a turning point for the right to adequate housing.** The pandemic should be spurring governments to re-assess their housing policies and commit to investing to end homelessness and inadequate housing.

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<sup>7</sup> City of Toronto. (2020). *Covid-19 Housing and Homelessness Recovery Response Strategy*; Canada Mortgage and Housing Corporation. (2020). Rapid Housing Initiative (RHI).

<sup>8</sup> Government of Canada. (2019). *National Housing Strategy Act*. <https://laws-lois.justice.gc.ca/eng/acts/N-11.2/FullText.html>

<sup>9</sup> State of California, SB-1079 Residential property: foreclosure, September 2020; Kendall, M., Moms 4 Housing-inspired bill becomes California law, *The Mercury News*, September 29, 2020.

<sup>10</sup> Levitz, E., This Recession Is a Bigger Housing Crisis Than 2008, in *New York Magazine*. July 13, 2020.

<sup>11</sup> 'Rent out empty flats or I'll repossess them', Barcelona mayor warns property groups', *The Local – Spain*, July 14, 2020; City of Barcelona, Expropriation and social use of empty bank-owned flats to resume, n.d.

# 1. Introduction and Purpose

COVID-19 is a health, social, economic and political emergency. It is also a housing emergency<sup>12</sup>. In order to prevent the spread of COVID-19, governments across the world have asked and, in some cases legislated, that people “isolate at home”.<sup>13</sup> As Leilani Farha, the former UN Special Rapporteur on the Right to Adequate Housing, has recently written: “Housing has become a frontline defence against the virus”.<sup>14</sup> But for as many as 1.3 billion people, a third of the earth’s urban population<sup>15</sup>, this basic health determinant is denied. Inadequate housing conditions – where people cannot physically distance because of overcrowding, there are line ups for shared toilets, or there is insufficient access to clean water with which to wash hands – have become vectors for community transmission. Furthermore, loss of livelihood has led to increased risk of evictions at the time when home has never been so important. This is true in rich countries as well as lower- and middle-income countries; in rural and remote areas as well as cities.

The purpose of this policy scan is to amplify potential “good practice” in relation to housing policy that has emerged since COVID-19 became a global pandemic in March 2020. As Rogers and Power express:

*Housing scholars have an ethical responsibility to intervene in this evolving housing emergency both as experts and researchers. In the short term we can support rapid policy making that is done well. In the longer term we can bring perspective to the changes that are taking place across our housing systems and that are required to deal with this crisis.<sup>16</sup>*

What do we mean by “rapid policy making that is done well”? To paraphrase a group of experts and researchers who provided recommendations for informal communities of the Global South, there are three priorities for housing policies during COVID-19:

1. Dampen the spread of COVID-19 based on the latest available science,
2. Improve the likelihood of health outcomes for those most marginalised, whether or not they have COVID-19;
3. Improve long-term conditions for those most marginalized by generating adequate housing;<sup>17</sup>

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<sup>12</sup> Rogers, D. and E. Power, Housing policy and the COVID-19 pandemic: the importance of housing research during this health emergency. *International Journal of Housing Policy*, 2020. **20**(2): p. 177-183.

<sup>13</sup> Farha, L., *COVID-19 Guidance Note Protecting Residents of Informal Settlements*. 2020, UNHRC: Geneva.

<sup>14</sup> Farha, L., *COVID-19 Guidance Note: Protection for those living in Homelessness 2020*, UNHRC: Geneva.

<sup>15</sup> Woetzel, J., et al., *A Blueprint for Addressing the Global Affordable Housing Challenge*. 2014, McKinsey Global Institute, Singapore. 2025 projections from 2014 data.

<sup>16</sup> Rogers and Power, 2020: p. 177.

<sup>17</sup> Corburn, J., et al., *Slum Health: Arresting COVID-19 and Improving Well-Being in Urban Informal Settlements*. *Journal of Urban Health*, 2020. **97**: p. 348–357.

This report and accompanying database are the result of two sets of three roundtables each in September and October 2020. With funding from the Peter Wall Institute for Advanced Studies at the University of British Columbia, we brought together housing researchers and advocates from across Canada, as well as 10 other countries on all inhabited continents. Initial roundtables helped determine the parameters and purpose of the database, while the second set of roundtables added case studies and new perspectives.

## 2. COVID-era Housing Policy

Housing policy has been mismanaged by all levels of government in most countries for four decades. Increasing homelessness and affordable rental housing shortages are a direct result of neo-liberal policies pursued since the 1980s: commodification of homeownership enabled by low interest rates, subsidies targeted to wealthier homeowners rather than renters (e.g. through capital gains tax exemptions), and state-supported gentrification, combined with severe cutbacks to social (non-profit) housing and national downloading of housing policy provision to less resourced and powerful levels of government.<sup>18</sup> After the Global Financial Crisis, caused by collapse of US sub-prime mortgages in 2008, international austerity policies exacerbated cutbacks to supports such as social security, education, health, and housing<sup>19</sup>. Social housing, already the “wobbly fourth pillar” of the welfare state<sup>20</sup>, fared worst during these government-imposed cutbacks.

While most of the discourse in the Global North focuses on affordability (and in particular, homeownership affordability), the UN Commission on Human Rights identifies seven components to adequate housing:

1. Security of tenure: protection against forced evictions. Residents of informal settlements should not be evicted without the offer of suitable, well-located options; similarly, large-scale evictions of tenants based on non-payment of rent should be avoided by means such as emergency rent banks;
2. Availability of basic services: Water, sanitation, electricity, phone, and internet access
3. Affordability: so that housing cost does not restrict other essential needs such as food, utilities, education and transport
4. Habitability: of premises to ensure physical safety, as well as protection from the elements and threats to health, including overcrowding, mould, etc.

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<sup>18</sup> Aalbers, M., The Great Moderation, the Great Excess and the global housing crisis. *International Journal of Housing Policy*, 2015. **15**(1): p. 43-60.

<sup>19</sup> Maclellan, D., et al., *Global Affordable Housing Report: BRICS plus mortar*. 2014, Royal Institute of Chartered Surveyors: London.

<sup>20</sup> Kemeny, J., Comparative housing and welfare: Theorising the relationship. *Journal of Housing and the Built Environment*, 2001. **16**: p. 53-70.

5. Accessibility: in order to meet the needs of marginalized groups such as people with disability
6. Cultural adequacy to encourage appropriate services for Indigenous, women, LGBTQI2S and other marginalized residents
7. Location close to employment opportunities, health services, schools, public transit, and other essential facilities.<sup>21</sup>

Affordability that is 'bought' at the expense of overcrowding, locations remote from jobs and services, or poor repair/ unhealthy conditions, is not adequate housing.

Both legacy and new bad housing policies have continued to cause individual and household suffering due to inadequate housing and have promoted the community spread of COVID-19. Bad COVID-era policies include:

- A vicious circle of (1) Inadequate physical distancing in overcrowded emergency homeless shelters and informal settlements, leading to higher risks of COVID-19; (2) the growth of encampments and other new informal settlements as a protective response by homeless people; followed by (3) dismantling encampments and arresting individuals; dispersing people without adequate and well-located alternatives has worsened the problem, while denying basic rights to homeless people<sup>22</sup>
- While water and sanitation have been highlighted as essential infrastructure in dealing with COVID-19 risk, the availability of internet has also been essential in providing telehealth services and accurate information as well as enabling education and work from home;<sup>23</sup> water, sanitation and access to internet have not been provided as a priority to households, or been cut off as a result of inability to pay;
- Overcrowded homes where self-isolation and privacy are impossible have led to greater mental and physical health risks<sup>24</sup>; this problem has been particularly acute in congregate living (with shared toilets or kitchens) such as nursing homes for older and disabled persons, who have borne the brunt of this disease; as well as prisons and other institutions<sup>25</sup>; releasing people from prisons without adequate housing has exacerbated strain on shelters and encampments;<sup>26</sup>
- Inadequate income or rent supports or suspension of income or rent supports after an insufficient period of time, for those left without livelihoods;

<sup>21</sup> Farha, L., *Implementing the Right to Adequate Housing: a guide for local governments and civil authorities*. United Cities and Local Governments: 2016.

<sup>22</sup> Tsai and Wilson, 2020; Corburn, J., et al., Slum Health: Arresting COVID-19 and Improving Well-Being in Urban Informal Settlements. *Journal of Urban Health*, 2020. **97**: p. 348–357.

<sup>23</sup> Shadmi, E., et al., Health equity and COVID-19: global perspectives. *International journal for equity in health* 2020. **19**(1): p. 1-16.

<sup>24</sup> Shadmi et al, 2020.

<sup>25</sup> Shadmi et al, 2020.

<sup>26</sup> Maxmen, A., Coronavirus is spreading under the radar in US homeless shelters. *Nature*, May 7, 2020.

eviction moratoria that have allowed rent debt and interest charges to accrue; or that have not been accompanied by limits on rent increases; all increase the risk of eviction and subsequent homelessness<sup>27</sup>;

COVID-19 has exacerbated existing housing inequalities based on race, abilities, Indigeneity, gender, sexuality and income:

- Black, Indigenous, and People of Colour are over-represented in homeless and inadequately housed populations in many countries, including Canada, the US, Australia, New Zealand, and Brazil; and have been experiencing higher rates of COVID-19;<sup>28</sup>
- Older people and people with disabilities are massively over-represented in COVID-19 death toll, at least in part to overcrowding and inadequate home-based care;<sup>29</sup>
- Violence against women and children in their homes has increased; leading to additional pressure on already overcrowded emergency shelters;<sup>30</sup>
- Migrants, especially those without citizenship status, or those who are not fluent in the majority languages, have found it harder to access emergency income support, health, food, and housing;<sup>31</sup>
- Lockdowns have targeted those in low-income housing (informal settlements; public housing), including withholding access to employment, water, medicine, social support, and culturally appropriate food; the knowledge, opinions, and capacities of marginalized groups have been ignored; they have been left without recourse to justice in cases where official promises have not been kept.<sup>32</sup>

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<sup>27</sup> Tranjan 2020; Goodman, L. and D. Magder, *Avoiding a COVID-19 Disaster for Renters and the Housing Market: The Renter Direct Payment Program 2020*, The Urban Institute; Williams, A., Landlords use excessive rent increases to dodge eviction rules and force out tenants in *The Daily Telegraph*. October 5, 2020.

<sup>28</sup> Egede, L. and R. Walker, Structural Racism, Social Risk Factors, and Covid-19 — A Dangerous Convergence for Black Americans. *New England Journal of Medicine*, 2020. **383**: p. e77; Yasin, A., Whose Streets? Black Streets, in *The Tyee*. June 18, 2020; Shadmi et al, 2020; Hou, F., K. Frank, and C. Schimmele, *Economic impact of COVID-19 among visible minority groups*. 2020, Statistics Canada: Ottawa; Schwan, K., et al., *The State of Women's Housing Need & Homelessness in Canada*, A. Hache, et al., Editors. 2020, Canadian Observatory on Homelessness Press: Toronto; Rodrigues, C., et al., *Understanding Homelessness for Urban Indigenous Families: How Can We Envision Gendered and Culturally Safe Responses*. 2020, Canadian Observatory on Homelessness Press Toronto.

<sup>29</sup> August, M., The coronavirus exposes the perils of profit in seniors' housing, in *The Conversation*, July 26, 2020.

<sup>30</sup> Usher, K., et al., Family violence and COVID-19: Increased vulnerability and reduced options for support. *International journal of mental health nursing*. 2020 DOI: 10.1111/inm.12735; Schwan et al, 2020; Rodrigues et al, 2020; Gunraj, A. and J. Howard. *Why is the COVID-19 Pandemic Linked to More Gender-Based Violence?* May 1, 2020; Available from: <https://canadianwomen.org/blog/covid-19-pandemic-gender-based-violence/>

<sup>31</sup> UN Regional Centre for Western Europe. *COVID-19: How do you self-isolate if you have nowhere to live?* 2020 April 3; Available from: <https://unric.org/en/refugees-and-homeless-covid-19-how-do-you-self-isolate/>; Shadmi et al, 2020; European Action Coalition for the Right to Housing and the City, *Organizing for Housing Justice in the Time of the COVID Epidemic March-July 2020*. 2020.

<sup>32</sup> Corburn, et al, 2020; The Shift, *Letter to the State Government of Victoria re: Hard Lockdown of Public Housing Tenants in Melbourne*. 2020.

In the face of these gross disparities, what does good housing policy look like? We based our categories on recent guidance notes from the former UN Special Rapporteur on the Right to Adequate Housing<sup>33</sup>, as well as advocacy by global and Canadian groups supporting the right to housing.<sup>34</sup> In the most immediate sense, housing interventions would dampen the spread of COVID-19 based on the latest available science. An example of this would be providing adequate water and sanitation to an informal settlement or encampment, along with public health information and on-site medical services. In the intermediate term, the housing policy would improve living conditions for the most marginalized. An example of this would be better distancing in shelters or rent or other income relief to those who have lost employment-related income. In the longer term, the housing policy would respond to inequalities revealed and amplified by COVID-19 and develop improvements and protections to those most marginalized that help realize the right to adequate housing. An example of this would be increased funding for permanent social housing, which would create much-needed employment possibilities while building back better.<sup>35</sup>

Good practice also means focusing on the needs of the most marginalized, by including them in generating solutions and respecting their opinions and expertise. In settler societies, it means respecting Indigenous self-government. Good policy requires honesty and transparency from all levels of government, including justice mechanisms to respond to 'stealth' evictions or unmet promises (e.g. minimum distancing in shelters).

### 3. What We Heard in the Roundtables

There were two rounds of three roundtables, in the beginning of September in the inception of the project and the end of October towards the end of the project: one with Canadian researchers and advocates; one with researchers and advocates in North and South America, Europe and Africa (including one person from West Asia); and one with researchers and advocates in Asia, Australia, and New Zealand.

The Canadian roundtable included: Courtney Lockhart (Cooperative Housing Federation of Canada), Martine August (University of Waterloo), Cliff Grant (Aboriginal Housing Management Association), Jeff Morrison (Canadian Housing Renewal Association), Michele Biss (National Right to Housing Network), Brian Clifford (BC Non Profit Housing Association), Emily Paradis (Right to Housing

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<sup>33</sup> The Shift. *COVID-19 guidelines*. 2020; Available from: <https://www.make-the-shift.org/covid19>

<sup>34</sup> Pomeroy, S., *Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness*. 2020, Canadian Alliance to End Homelessness: Ottawa; Corburn et al, 2020.

<sup>35</sup> See Corburn et al, 2020.



Toronto), Colin Pacholuk and Julia Markovich (Canada Mortgage and Housing Corporation).

The Western Hemisphere roundtable included: Kate Raynor (University of Melbourne), Brennan Rigby (Community Housing Aotearoa), Nicole Gurrin (University of Sydney), and Priti Narayan (UBC). Sock-Yong Phang (Singapore Management University) was an apology but provided policy ideas.

The Eastern Hemisphere roundtable included: Ana Falu, Alejandro Brunelli, and Eva Lia Colombo (Red Mujer y Hábitat de América Latina and CISCOSA), Kathy Scanlon and David Madden (London School of Economics), Julie Lawson (RMIT University, Housing Europe), Julieta Perucca (The Shift), Emily Silverman (Hebrew University), Amy Khare (Case Western Reserve University) and Albert Abu-Gyamfi (Kwame Nkrumah University of Science and Technology).

The Canadian roundtable wanted to ensure that access to justice and community based initiatives were included in the categories, and that the importance of nation to nation dialogue with Indigenous people was stressed (if possible, with good practices, which we were unable to find). The Eastern Hemisphere roundtable emphasized the importance of distributing this database to municipal policy-makers, and making sure it stayed up to date.

The Western Hemisphere roundtable also stressed oversight mechanisms to ensure that government policies were followed through in an effective and transparent manner, and that community voices were heard in policies and that basic needs were still not being met in many informal settlements.

## 4. The Database

The database focuses on potentially transferrable policies or programs that respond to COVID-19 pandemic and related economic crisis by preventing negative outcomes such as increased homelessness and improving positive outcomes such as increased affordable housing. Some 'good practices' may not be 'best practices' and some may have negative impacts. For instance, eviction moratoria have been one of the most common policy mechanisms used. However, most are short-term and do not cover the entire period of economic downturn. Eviction moratoria simply allow rent arrears to accumulate, potentially leaving renters in insupportable debt and greater risk of eviction once the moratorium ends. A better approach would be basic income support provided to all applicants (whether eligible for unemployment insurance or not) that would cover housing costs, or direct renter relief.<sup>36</sup>

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<sup>36</sup> Goodman and Magder, 2020.

The database only includes policies and programs that have been announced, if not yet implemented. We have not included policies recommended by advocacy groups that have not yet been adopted. Because the current pandemic is relatively recent, promised outcomes may not have occurred (e.g. new affordable homes).

We have used the term “temporary” to mean those that are only intended to cover the COVID health/economic emergency. The term “permanent” means that the policy is intended to result in permanent housing and protection against the next pandemic/ crisis (building back better).

The database includes hotlinks, preferably to government documents. News and other reports provide more detail and fact-check government claims.

The database includes basic information as to (1) which government or community organisation is the lead; (2) number of people served/ homes provided, if known (including any particular target group); (3) duration of program or policy, if known.

The database is searchable by category, place, level of government, and target group (eg., Acquiring Properties for Social Housing; Yellowknife; transitional housing for women and children survivors of violence)

These are the nine types of measures in the database. The first three measures dampen the spread of COVID-19 through housing-related measures, using current public health knowledge:

1. Protection for those living in informal settlements and encampments (adequate water, sanitation, distancing; including responding to the expressed needs of residents)
2. Protection for those living in shelters and other congregate housing (shared toilets and cooking facilities)
3. Supporting self-help measures (such as increasing access to water in Brazilian informal settlements, and community resistance to evictions);

The next three measures improve health outcomes of marginalized communities, whether or not they have COVID-19:

4. Protecting renters and mortgage holders from eviction/ foreclosures or utility cut-offs
5. Financial assistance to renters and mortgage holders with reduced income (including direct rental or income assistance, and assistance with utility payments)
6. Measures to access justice for housing abuses (including inadequate distancing in shelters, ‘stealth’ or illegal evictions/ foreclosures; independent monitoring of promised government policy for adherence to targets)

The final four seek to 'build back better' by using COVID-19 as a 'wake up call' to improve adequate housing:

7. Better intergovernmental coordination (local, regional, national, First Nations, international)
8. Acquiring properties and land for social or rent regulated affordable housing
9. Protecting land and housing from predatory financialization
10. New or improved strategies: increased targets, funding, or programs for new social and affordable housing, including renovations.

## 5. Conclusions

It is becoming clear that COVID-19 is leading to an international economic crisis that is having unequal impacts on renters with precarious employment, particularly those in the service sector. In the US, 20 million people are in imminent threat of homelessness.<sup>37</sup> In Egypt, up to a million households have been given an October deadline to pay an application to 'formalize' their home or face demolition, even in the face of widespread unemployment.<sup>38</sup> Globally, COVID-19 has coincided with climate change related disasters such as fires, floods and drought to leave hundreds of millions without homes this year.<sup>39</sup>

Many countries are still failing to see the links between adequate housing and community health. They continue to directly evict informal settlements and allow landlords to evict tenants in arrears. They fail to provide basic water and sanitation and fail to support self-help initiatives by marginalized communities. These continuing injustices are contributing to the spread of COVID-19 and the failure of global prevention measures. They do not appear in our good practice scan.

Most countries have enacted at least one housing-related policy measure to counter-act the health, social and economic impact of COVID-19. The most immediate have been the expansion of short-term shelters to allow safe distancing and self-isolation. In the Netherlands, an army barracks has been transformed to welcome new migrants. In Belgium, empty hospitals and schools have been transformed into temporary reception centres. The United Kingdom has told local authorities to house everyone living on the streets. However, there have been numerous criticisms that these shelters are not allowing safe distancing and will simply return homeless people to the streets at some later date.<sup>40</sup> While some appear in our good practice scan, governments can do much better to fulfill housing rights.

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<sup>37</sup> Levitz, 2020.

<sup>38</sup> Mourad, M. Crackdown on illegal housing leaves some Egyptians struggling to pay fees, *Reuters*, October 5, 2020.

<sup>39</sup> Frank, T. Disasters to Affect Millions Worldwide, *Scientific American*, September 25, 2020.

<sup>40</sup> UN Regional Centre for Western Europe. *COVID-19: How do you self-isolate if you have nowhere to live?* April 2, 2020: <https://unric.org/en/refugees-and-homeless-covid-19-how-do-you-self-isolate/>

The most common policy appears to be a temporary ban on evictions or utility cut-off due to falling behind on payments.<sup>41</sup> However, these eviction moratoria have been temporary (not covering continuing economic slowdowns), and have allowed debts to accrue, which simply postpones inevitable large-scale evictions and homelessness. Examples are noted along with criticisms.

Some governments, particularly local governments, are responding to the COVID-19 with innovative housing approaches. Spain is legislating rent reductions of up to 50% from large-scale landlords, and other countries and regions - Argentina, Canada (British Columbia and Ontario), Colombia, El Salvador, Greece, Ireland, Mexico (Baja California), New Zealand, Spain, and Venezuela - have negotiated rent freezes. Several governments (Luxembourg, British Columbia) are paying low-income household rents directly to landlords,<sup>42</sup> while others (e.g. Victoria in Australia) are providing direct assistance to tenants. These are vital ways to prevent additional homelessness.

Still more exciting are those governments that are using COVID-19 as an opportunity to build back better. In Portugal, where 90,000 vacation properties lie vacant, and one in three rental apartments in central Lisbon are used as short-term vacation rentals, the local government has pledged to sign up to 1,000 long-term leases for rent-restricted housing, with restrictions on reconversion after that point.<sup>43</sup> Barcelona is expropriating vacant holiday rentals.<sup>44</sup> Canada has developed a \$1 billion new Rapid Housing Initiative to assist social housing providers and local governments to acquire buildings as well as create modular supportive housing for homeless people.<sup>45</sup> California is supporting 'right of first refusal' for residents, local governments and community organizations to purchase properties in mortgage arrears and potentially build up community land trusts.<sup>46</sup>

It is our hope that this database will inspire informed activism for better housing policies from government. Without both immediate measures and long-term strategies, both with clear targets and transparent monitoring, COVID-19 and its associated economic devastation will continue to spread. Housing responses can begin to redress a dark era of neo-liberal approaches that increased inequalities and vulnerability to disease. **COVID-19 can become a turning point for the right to adequate housing.**

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<sup>41</sup> Kholodilin, K., *Housing Policies Worldwide during Coronavirus Crisis : Challenges and Solutions*. 2020, DIW Berlin [German Institute for Economic Research]: Berlin.

<sup>42</sup> Kholodilin, K., 2020.

<sup>43</sup> Waldersee, V., Portugal's Airbnb owners resist push to low-rent housing, in *Reuters*, May 13, 2020.

<sup>44</sup> O'Sullivan, F., *Barcelona's Latest Affordable Housing Tool: Seize Empty Apartments*, in *CityLab*. 2020.

<sup>45</sup> Canada Mortgage and Housing Corporation, *Rapid Housing Initiative (RHI)*, September 29, 2020.

<sup>46</sup> Kendall, 2020.

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