Committee: Youth Delegate Forum on Biodiversity

Topic: Mitigating the Impact of the Global Housing Crisis on Low-Income Households

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Position: Deputy President

PERSONAL INTRODUCTION

Dear Delegates,

My name is Emmanouil Triantafyllou, I am a 10th grader at Palladio School and I will be serving as the Deputy President at the Youth Delegates Forum (YDF). It is of utmost honour to welcome you to this year's 9th Deutsche Schule Thessaloniki Model United Nations conference.

Firstly, I would like to congratulate you on your decision to attend this conference. I am confident that your participation at such events are outstandingly beneficial, as you have the opportunity, not only to improve your communicational skills, but also deepen your understanding on topics that require you to conduct thorough research and explore the world of politics and diplomacy.

This year's agenda consists of two highly debatable issues that require the Youth Delegates Forum to put in great effort to resolve them. In this study guide, I will attempt to provide you a brief insight to the topic "Mitigating the Impact of the Global Housing Crisis on Low-Income Households". You are encouraged, though, to conduct your own research, in order to get a better understanding of the issue and explore as many dimensions of it as possible. You can refer to the bibliography, as it can be proved immensely beneficial for the research process. As of the significance of the topics, you are expected to have a deeper understanding of what is provided in the study guides and be keen to participate during both lobbying and debate. I am confident that you will come up with original solutions and engage in a fruitful debate.

Should you have any questions regarding the topic, don't hesitate to contact me via my email address; manos30gr@gmail.com.

Looking forward to seeing you all in November.

Sincerely,

Emmanouil Triantafyllou

TOPIC INTRODUCTION

The Housing Crisis has been characterised as one of the most complex problems of the 21st century. Due to the multidimensionality of the issue, it appears differently across income levels and regions. For instance, while in the UK the majority of the homeless population lives in shelters, in the UAE the majority is housed in older facilities in historical cities such as Bur Dubai and Al Satwa. Due to the approach of housing, though, as a commodity, there are solutions that can be implemented for the majority of states. As a result, there have been gaps in policies and in their implementation. When it comes to low-income households, complexity rises. As estimated by the UN, 3.4 billion people lack adequate housing, with the UN-Habitat estimating that 96,000 affordable housing facilities will have to be built every day in order to house those people [UN-Habitat][1].

In recent years, as the World Economic Forum has proclaimed, countries have experienced a rise in the number of people unable to afford housing facilities. Yet, adequate housing is considered by the UN as a human right and as a necessity for economic and social growth and development. The United Nations has defined the crisis by 5 interconnected issues, the nature of those spreading across geopolitical, economical, as of the market-driven approach, and environmental, as of the climate disasters that limit third spaces and, causing over-urbanisation. As for the topic being about low-income households, affordability becomes the main issue. As of Harvard's State of Nations report, the cost of renting a house has doubled since 2010, while the cost of buying one has been rising up to an average of 25% a year [Harvard][2].

Over the past five decades, policies have been implemented to resolve the issue, with issues persistently coming up, mainly due to the market-led approach that was adopted, causing social instability and inequality. With cities becoming the engines of economic growth, the demand for affordable housing rises. However, with the demand for housing rising constantly, it is more profitable for the companies to focus on building luxury housing facilities, with that ultimately leading to the social exclusion of the low-income households, unable to purchase such facilities. Affordable housing has always had financial and social benefits, such as increasing hiring opportunities and spending power. All in all, the access to available housing is about to reduce poverty and bring social stability.

[1] "UN Upholds Housing as a Human Right on World Habitat Day." *UN News*, United Nations, 7 Oct. 2026, https://news.un.org/en/story/2026/10/1168520.

[2] Joint Center for Housing Studies of Harvard University. *The State of the Nation's Housing 2026*. Harvard University, 2026, https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2026_Embargoed.pdf.

DEFINITION OF KEY TERMS

Adequate Housing

"Adequate housing is a human right that ensures a home provides security,habitability, accessibility, affordability, and cultural appropriateness,allowing individuals to live in dignity and safety." [OHCHR][3]

Economic Inequality

"Economic inequality refers to the disparity in wealth distribution and opportunities among people belonging to different groups, communities, or countries. Its increasing trend indicates more differences, appropriately expressed with the cliché "the rich get richer while the poor get poorer". [WSM][4]

Financial Burden

"An amount of money that someone has to pay that may cause difficulty or make them worry, or someone or something that causes this situation." [Cambridge][5]

Housing Cost Overburden

"The "Housing cost overburden rate" indicates the percentage of the population living in a household where the total housing costs (net of housing allowances) represent more than 40% of the total disposable household income." [EPAH][6]

Housing Instability

"The precarious state of lacking safe, secure, and affordable housing, impacting well-being and societal sustainability." [SD][7]

Housing Loan Accessibility

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[3] *The Human Right to Adequate Housing | Ohchr*, www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing. Accessed 23 July 2026.

[4] *Economic Inequality - Meaning, Examples, Types, Measurement*, www.wallstreetmojo.com/economic-inequality/. Accessed 25 June 2026.

[5] *Financial Burden | English Meaning - Cambridge Dictionary*, www.dictionary.cambridge.org/dictionary/english/financial-burden. Accessed 26 June 2026.

[6] *Energy Poverty Indicators Dashboard | Energy Poverty Advisory Hub*, energy-poverty.ec.europa.eu/epah-indicators. Accessed 17 July 2026.

[7] *Housing Instability → Term*, lifestyle.sustainability-directory.com/term/housing-instability/. Accessed 26 June 2026.

"Housing Loan Accessibility refers to the ease with which individuals and households can obtain financing for purchasing, constructing, or improving residential properties. In the context of sustainability, increased accessibility to appropriate loans is vital for enabling investments in energy-efficient, resilient, and environmentally sound housing solutions." [OHFS][8]

Housing Policy

"Housing policy refers to the set of frameworks – usually led by governments – that guide how housing issues are regulated and managed." [UNH][9]

Low-Income Households

"A low-income household is a critical nexus where social, economic, and environmental vulnerabilities converge, making its well-being a key indicator of sustainable progress." [SD][10]

Social Exclusion

"A situation where not everyone has equal access to the opportunities and services that allow them to lead a decent, happy life." [Liberties EU][11]

Social Housing

"Houses and flats that are owned by the local government or by other organizations that do not make a profit, and that are rented to people who have low incomes." [Cambridge][12]

Sustainable Urbanization

"The development of cities that meet current needs without compromising future generations." [SD][13]

Urban Development

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[8] *Office of Housing Finance and Sustainability | Division of Housing*, doh.colorado.gov/office-of-housing-finance-and-sustainability. Accessed 17 July 2026.
[9] *The Global Housing Crisis World Cities Report 2026 Pathways to Action*, unhabitat.org/sites/default/files/2026/05/wcr_2026.pdf. Accessed 21 July 2026.
[10] *Low Income Households → Area → Resource 4*, www.lifestyle.sustainability-directory.com/area/low-income-households/resource/4/. Accessed 25 June 2026.
[11] *Social Exclusion: What Does It Mean? | Liberties.Eu*, www.liberties.eu/en/stories/social-exclusion/43579. Accessed 26 June 2026.
[12] *Social Housing | English Meaning - Cambridge Dictionary*, www.dictionary.cambridge.org/dictionary/english/social-housing. Accessed 25 June 2026.
[13] *Sustainable Urbanization → Term*, www.esg.sustainability-directory.com/term/sustainable-urbanization/. Accessed 26 June 2026.

"Urban development refers to the process of planning and improving urban areas to accommodate growing populations and enhance quality of life." [UNESCO][14]

Urbanisation

"The process by which large numbers of people become permanently concentrated in relatively small areas, forming cities." [Britannica][15]

BACKGROUND INFORMATION

Historical Background

The Housing Crisis has been a demanding issue since the late 19th century, primarily due to racial discrimination. While the Housing crisis was defined after World War II, the problem of housing inequality developed during the financial crisis of 1929. With the financial crisis taking over, people had to reduce their costs in order to establish that they would keep their facilities. As a result, landlords had been shaping the housing policy until the 1960s, especially in the United States of America [HA][16].

In order to resolve the tension that was created in the markets after the Wall Street Crash of 1929, the Glass-Steagall Act was signed in 1933, after 10.000 US banks failed. The goal was to provide some relief to the financial system by separating commercial and investment banking, until its repeal in 1999. With the mortgage crunch emerging in 1973, however, mortgage rates rose up to 8,04%, while there was a 12% fall in new-homes sales between the years 1972 and 1973, and the price of a median house rising up to 18%, from 28.900 USD of 1973 to 32.500 USD of 1973, mainly due to the progressive removal on the regulation of then-US President Richard Nixon [Columbia University][17].

By the end of the 1980s, with the election of Ronald Reagan as a US president, the economic and financial approach to housing facilities would change. Until his election, the USA was experiencing one of the bleakest times since the Wall Street Crash of 1929, as taxes were high, and unemployment, as well[18] as interest rates were also high. As a result, the 40th President of the United States of America developed Reagonomics. The foundation of it was the ideology that taxes should be reduced, so individuals and businesses could have more

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[14] *What Is Urban Development? Meaning, Definition.*, www.unesco.org/en/query-list/u/urban-development. Accessed 26 June 2026.
[15] *Urbanization | Definition, History, Examples, & Facts | Britannica*, www.britannica.com/topic/urbanization. Accessed 26 June 2026.
[16] U.S. Housing Market Crash History (1929–2024) | Housing Almanac, housingalmanac.com/housing-market-crash-history. Accessed 20 July 2026.
[17] 1 Housing Inequality in 20th-Century America: A Report, journalism.columbia.edu/sites/default/files/content/Careers/Lipman/Lipman%20Housing%20Report.pdf. Accessed 20 July 2026.
[18] Reaganomics Unveiled: The Lasting Impact of 1980s Economic Policies, socialstudieshelp.com/american-history-topics/reaganomics-explained-the-economic-policies-of-the-1980s/. Accessed 20 July 2026.

money, so they could invest, thus stimulating economic growth. Additionally, another part of Reaganomics was the decrease in regulating systems. By encouraging deregulation, efficiency and innovation is also encouraged, leading to competition and economic expansion. However, this policy comes with its own drawbacks, as economic inequality was enhanced, especially in some sectors. Later on, with the savings and loan crisis taking place in 1981, instability appeared in the housing sector as well. With this policy taking place in the 1980s and the repeal of the Glass-Steagall act almost a decade after the policy of reaganomics, the 2008 financial crisis took place in September 15, ultimately leading to the American Recovery and Reinvestment Act (ARRA) of 2009, in order to limit the damage that was caused by the financial crisis. Finally, after 11 years, the pandemic of Covid-19 took place, forcing banks and governments to enforce measures, such as low interest rates. [UNHABITAT][19]

Causes of the Housing Crisis on Low-Income Households

After 5 decades of the United Nations trying to resolve the housing crisis, only recently the main drivers and causes of the issue have been defined. As defined by the UN, the crisis in discussion is the result of gaps in policies in order to respond to the factors that consist of the problem. Other perspectives of the issue may claim housing as a commodity, rather than a fundamental human right. The general approach that was adopted, though, remains only one of the causes of this ongoing crisis. Drivers of the issue consist mainly of three, sometimes interconnected, categories: the demographic, the contextual and the economic drivers. With the world facing the biggest housing crisis ever in history, these drivers affect the policies that have to be created and implemented, as well as for achieving the Sustainable Development Goals that have been set.

As big cities have become increasingly more populated, one of the key factors and cause of the issue has been the rapid and sudden urbanization. As in urban areas the population grows rapidly, the land and housing markets experience great stress, leading to a rise of the prices for any housing facility. Accelerated by the climate crisis, urbanization is taking place mostly in Less Economically Developed Countries (LEDCs), with an average annual urban growth rate reaching 1,7%, between the period 2000-2025, while More Economically Developed Countries (MEDCs) experienced at the same period a rate of 0,3% [UNHABITAT][20].

Moreover, with housing viewed solely as a source of income and the financialisation of it has driven demand for housing facilities, and therefore fueled the crisis, reinforcing inequality. More specifically, as the housing crisis has intensified over the past few decades, the economic assistance young adults receive from their parents is proportionate to the ability of this age group to purchase a facility. The financialisation of housing is another

[19] The Global Housing Crisis World Cities Report 2026 Pathways to Action, unhabitat.org/sites/default/files/2026/05/wcr_2026.pdf. Accessed 08 July 2026.
[20] The Global Housing Crisis World Cities Report 2026 Pathways to Action, unhabitat.org/sites/default/files/2026/05/wcr_2026.pdf. Accessed 08 July 2026.

major driver of the issue, as such facilities are treated as economical and financial assets, without emphasizing the importance of it as a fundamental social necessity. As an example of that, the repeal of the Glass-Steagall Act allowed commercial and investment banks working under the same framework, allowing banks to trade complex financial products linked to housing, contributing to the continuous growth of risky subprime mortgages. As a result, financial markets collapsed, causing losses and financial damage to people's mortgages.

Contextual drivers have been in the scenery the last three decades, as of the emergence of the climate crisis in the agenda of the UN. With the climate crisis and conflicts displacing indigenous people, the demand for housing grows, whereas the available land to house the displaced shrinks.

Impact of the Issue on Society and the Economy

Due to the market-led and ownership-centered approach that was adopted, the impact of the issue has risen, due to the multidimensionality of it and its relation with the Sustainable Development Goals of 2030. As a result, there has been a major socioeconomic impact, which has escalated with the recent conflict zones in the middle east and the intensified climate change [UN][21].

As a result of the multidimensionality and approach to the topic, there emerged gaps that reinforced social inequality. For homeowners, from the rise in land prices they benefit disproportionately to the property values. As a result, the wealth gap widens, with growing employment insecurity weakening the economic foundation that is required to access adequate and stable housing. At the same time, the economically vulnerable groups are often disadvantaged by the policies that favor the already economically secured. As a result, inequality is driven by the housing crisis, and the housing crisis is driven by inequality. Additionally, homeowners may benefit from leveraging their homes[CEPR],[22] in order to build additional wealth. Some may consider taking advantage of the location of their property in order to have better access to goods that are considered fundamental human rights.

City planning also has a great impact on the issue. By building highways in order to ensure public transportation and access, as well as the efficient transportation of goods, across a community, members may experience isolation and the bonds between them are highly likely to weaken, leading to limited social interactions and, as a result, experiencing mental-related issues. There is also a great impact on physical health, as the access of public

[21] "The 17 Goals." United Nations, https://www.un.org/sustainabledevelopment/development-goals/. Accessed 12 Oct. 2026.
[22] "Housing and Inequality: A Critical Link to Economic Disparities." VoxEU | CEPR, https://cepr.org/voxeu/columns/housing-and-inequality-critical-link-economic-disparities. Accessed 12 Oct. 2026.

health facilities is usually harder, as such facilities are located in urban and residential areas. Finally, the construction of highways limits third spaces, limiting, thus, the space to provide adequate housing [UIA][23].

Especially in the past, vulnerable groups experienced great social inequality regarding housing. A great example of that is The Great Migration in the United States, in the periods 1910s-1940 and 1945- 1970s, where in the first wave, nearly 2 million African Americans moved to the North, while in the second wave nearly 6 million migrants moved to the West. By the end of those two waves, 47% of African Americans lived outside the South, in urban areas, without ever "discovering" the promised land, as there were "walls of racial discrimination" built by the white Americans in order to contain the migrants. As a result, African Americans ended up being packed into older neighbourhoods and doubling-up due to house shortages. In 10 to 15 years, the population had grown rapidly. For instance, in Detroit, between 1910 and 1925, the migrants leapt from 5.700 to 81.000, while in Chicago, that population grew by 148% between 1910 to 1920 [The Great Migration][24].

Moreover, the financial assistance young adults' may receive from their parents may significantly enhance their chances of homeownership. This leads to older homeowners building more wealth, benefited by the rising prices of the last decades, while younger buyers may face financial barriers. As a result, young adults' may end up purchasing facilities in areas that are overpopulated, resulting in a higher chance of developing communicable diseases, and unequal access to healthcare, thus widening inequality.

MAJOR COUNTRIES AND ORGANISATIONS INVOLVED

China

The Chinese government claims that they aim for a fall in prices, in order to create housing more accessible to low-income households. In particular, there has been encouragement for state-owned and local companies to purchase unsold apartments and turn them into affordable housing. Even though the rent-to-income ratio in some cities exceeds 30%, the Chinese government has been trying to implement policies of "balanced urbanization", where the government will support smaller cities and villages. [USCBC][25]

France

[23] "The Impact of Public Space on Urban Loneliness." European Urban Initiative, https://uia.urban-initiative.eu/en/news/impact-public-space-urban-loneliness. Accessed 12 Oct. 2026.

[24] "The Great Migration (1910-1970)." National Archives, https://www.archives.gov/research/african-americans/migrations/great-migration. Accessed 12 Oct. 2026

[25] *Understanding China's Housing Downturn and the Path Ahead - the US-China Business Council*, www.uschina.org/articles/understanding-chinas-housing-downturn-and-the-path-ahead/. Accessed 08 July 2026.

In France, the number of the homeless population has surpassed 350.000 people, almost 1/20 of the total population. Apart from the cost of owning or renting a housing facility that has dramatically risen, the bills that the people are called to pay have risen too, with a percentage of +22% in 4 years. Additionally, there has been a drop in social rentals, as there has been a 22% drop in social rental and housing. Along with the members of the European Union, the French government aims to regulate Short-Term Rentals from a housing rights perspective. [BS][26]

United Kingdom (UK)

The United Kingdom of Great Britain and Northern Ireland (UK) is one of the countries that is currently facing one of the biggest problems with the homeless population, with the British government estimating that 300.000 houses will have to be built annually in order to meet current demand. Meanwhile, the government is focusing on improving the affordable housing facilities, as well as introducing the social housing tax credit, in order to make affordable housing more "attractive" to investors. [HD][27]

United States of America (USA)

In the USA, land prices have recently risen by 60% in 7 years, making the purchase of a facility a commodity, while for renters, there has been an average rise of 24% in 4 years. As a result, the American people experience a housing affordability shortage and affordable rents have become rare. The HUD Housing Trust Fund, however, claimed in 2023 that they aim to create affordable housing facilities for low income households. [GAO][28]

European Federation of National Organisations working with the Homeless (FEANTSA)

FEANTSA is a Non-Governmental Organisation that focuses on the collection of data, the protection of housing rights and the elimination of housing inequality, as well as ensuring the right of adequate housing. Through statistics and reports, FEANTSA focuses on raising awareness for the topic, while the organisation has collaborated with the European Union. [FEANTSA][29]

World Bank

The World Bank is an International Development Bank established in 1944. The Goal of the organisation is to promote an inclusive society and sustainable development, as well as eliminate social and economic inequality and reduce poverty. Additionally, there has been

[26] *France Slumps into Housing Crisis, Report Warns - Brussels Signal*, brusselssignal.eu/2025/02/france-slumps-into-housing-crisis-report-warns/. Accessed 08 July 2026.
[27] *The UK Housing Crisis: Causes, Impact, and Solutions : Housing Digital*, housingdigital.co.uk/the-uk-housing-crisis-causes-impact-and-solutions/. Accessed 08 July 2026.
[28] *The Affordable Housing Crisis Grows While Efforts to Increase Supply Fall Short | U.S. Gao*, www.gao.gov/blog/affordable-housing-crisis-grows-while-efforts-increase-supply-fall-short. Accessed 08 July 2026.
[29] *Themes*, www.feantsa.org/en/themes. Accessed 20 July 2026.

created the Global Program for Resilient Housing, which focuses on the provision of adequate housing facilities to low-income households. [World Bank][30]

BLOCS EXPECTED

Bloc A

In this bloc there are states that are expected to treat housing as a fundamental human right and aim for the creation of affordable housing facilities. There are expected countries such as most of the EU members and the UK. The main goal of the bloc is to push for radical changes.

Bloc B

In this bloc there are expected member states that treat housing both as a commodity and as a human right. There are states such as the USA and Australia, that aim for less radical solutions, in order to balance solving the housing crisis and economic development.

TIMELINE OF EVENTS

Date	Description of event
16th June, 1933	**Glass-Steagall Act:** Glass-Steagall Act: Signed in 1933, it separated commercial banking from investment banking. Its purpose was for the financial system of the US to reduce systemic risk and restore public confidence after the 1929 crisis. [WV][31]
3rd March, 1973	**Mortgage Crunch of the United States:** In 1973, the housing market had reached its post-war peak, with existing home sales hitting 2,33 million, with

[30] *Global Program for Resilient Housing*, www.worldbank.org/en/topic/disasterriskmanagement/brief/global-program-for-resilient-housing. Accessed 25 July 2026.
[31] *The Glass-Steagall Act Explained — What It Was and Why It Was Repealed 2026*, wealthvieu.com/banking/banking-basics/glass-steagall-act-explained/. Accessed 08 July 2026.

	Consumer Price Index (CPI) reaching 6,2% due to inflation, with mortgage rates rising up to 8,04%. [HS][32]
12th November, 1999	**Gramm-Leach-Bliley Act/1999 Repeal:** The act from the 1933 Glass-Steagall Act was repealed and, as a result, commercial banks, investment banks and insurance companies would operate under the same financial holding companies.
15th September, 2008	**Economic and Financial Crisis of 2008:** On 15 of September of 2009, the Lehman Brothers Commercial Bank went bankrupt, with that being the biggest bankruptcy of US history at the time. As a result, the losses due to mortgage-backed loans and subprime loans were exposed.
17th February, 2009	**American Recovery and Reinvestment Act (ARRA) of 2009:** The ARRA was signed in order to provide aid to states that had experienced severe economic damage from the crisis of 2008, providing around 800 billion USD. [Britannica][33]
11th March, 2020	**Coronavirus Pandemic:** The World Health Organisation declared Covid-19 a global pandemic on this date. This led up to governments and central banks taking measures, such as

[32] *U.S. Housing Market Crash History (1929–2024) | Housing Almanac*, housingalmanac.com/housing-market-crash-history. Accessed 20 July 2026.
[33] *American Recovery and Reinvestment Act (ARRA) | Summary, Purpose, & Definition | Britannica*, www.britannica.com/topic/American-Recovery-and-Reinvestment-Act. Accessed 17 July 2026.

	especially low interest rates. [UNHRO][34]

RELEVANT RESOLUTIONS, TREATIES AND EVENTS

A/HRC/RES/52/10

In this resolution from the HRC, the UN Human Rights Council acknowledges the importance of the issues that came up by the pandemic and aims to propose solutions in order to achieve the 11th SDG. [UNHRC][35]

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

This treaty was adopted at the sixth session of the Committee on Economic, Social and Cultural rights. In the 11th article of the treaty, the right to an adequate standard of living is recognised, with that mentioning the right to "adequate food, clothing and housing, and the continuous improvement of living conditions". [UNGA][36]

World Urban Forum 13 (WUF 13)

The World Urban Forum (WUF) was established in 2001 by the United Nation in order to address the issue of rapid urbanization and its impact. In the 13th session of the Forum, the theme was resilient housing and how adequate housing affects sustainable urban development, as well as addressing the importance of housing being the center of urban policy. [UNHABITAT][37]

PREVIOUS ATTEMPTS TO SOLVE THE ISSUE

Housing Act of 1949

The 1949 Housing Act was a United States federal law, part of president Harry Truman domestic program. Built on previous acts, such the National Housing Act of 1937, the Act in

[34] *UN Human Rights Office*, www.ohchr.org/en/documents/thematic-reports/a75148-report-covid-19-and-right-housing-impacts-and-way-forward. Accessed 08 July 2026.
[35] United Nations Human Rights Council. "Adequate Housing as a Component of the Right to an Adequate Standard of Living and the Right to Non-Discrimination in This Context." *United Nations*, 13 Apr. 2023, https://digitallibrary.un.org/record/4012873.
[36] United Nations General Assembly. *International Covenant on Economic, Social and Cultural Rights*. 16 Dec. 1966, https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights.
[37] United Nations Human Settlements Programme. "World Urban Forum 13." *World Urban Forum*, 2026, https://wuf.unhabitat.org/wuf13.

hand aimed the elimination of every substandard housing facility and the expansion of public housing programs.

Nova Cidade do Kilamba (Angola)

The program Nova Cidade do Kilamba, which took place in Angola in 2013, focused on the construction of housing facilities across Angola, funded by China. This program clearly demonstrates the idea that technological achievements are not as important as the provision of affordable housing and transfer links between cities, in order to prevent social isolation and improve job opportunities.

POSSIBLE SOLUTIONS

Regulating Community Land Trusts (CLTs)

Community Land Trusts are non-profit organisations that manage land to provide affordable housing. By regulating those organisations, each organisation will have the legal authority to deliver international legal authority while being able to provide affordable and adequate housing. Such an action would enhance the current actions taken by member states and if handled properly eliminate the housing crisis. Non-profit organisations, though, require economical partners and financial backing in order to achieve their goal, making it more difficult to achieve optimal results without strong financial backing.

Establishing guidelines for the use of Public-Private Partnerships (PPPs) in order to provide adequate housing

Public-Private Partnerships (PPPs) are collaborative agreements between government entities and the private sector in order to develop, finance and manage affordable housing projects. By combining the resources of the Public sector and the expertise of the private sector, the implementation of such guidelines would increase the chances of achieving the 11th Sustainable Development Goal. However, the partnership between the Public and Private sectors can be unmanageable, making results harder to be achieved.

Encouraging the use of Low-Cost Materials in order to build more affordable housing facilities

Low-Cost materials are cost-effective materials that are strong enough to endure the changes of the weather, such as Glass-Fibre Reinforced Gypsum. Such materials can be life-saving, especially in countries where the number of homeless people is especially big, such as India. While the cost of such materials is significantly lower, the sustainability of such materials is sometimes quite questionable.

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American Recovery and Reinvestment Act (ARRA) | Summary, Purpose, and Definition | Britannica. www.britannica.com/topic/American-Recovery-and-Reinvestment-Act . Accessed 17 July 2026.

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