

# The right to housing

## A mission-oriented and human rights-based approach

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The Council on Urban Initiatives is a research and advocacy platform supporting international, national and local actors to deliver transformative shifts towards a better urban future. The council's work is centred on three interrelated themes: environmental sustainability (the green city), health and well-being (the healthy city) and social justice (the just city). Co-organised by UN-Habitat, UCL Institute for Innovation and Public Purpose (IIPP) and LSE Cities, the council is comprised of mayors, academics and practitioners, and is co-chaired by Ricky Burdett (LSE) and Mariana Mazzucato (UCL IIPP).

## **UCL Institute for Innovation and Public Purpose**

UCL Institute for Innovation and Public Purpose (UCL IIPP) aims to develop a new framework for creating, nurturing and evaluating public value in order to achieve economic growth that is more innovation-led, inclusive and sustainable. We intend this framework to inform the debate about the direction of economic growth and the use of mission-oriented policies to confront social and technological problems. Our work will feed into innovation and industrial policy, financial reform, institutional change and sustainable development. A key pillar of IIPP's research is its understanding of markets as outcomes of the interactions between different actors. In this context, public policy should not be seen as simply fixing market failures, but also as actively shaping and co-creating markets. Re-focusing and designing public organisations around mission-led, public purpose aims will help tackle the grand challenges facing the 21st century. IIPP is housed in The Bartlett, a leading global Faculty of the Built Environment at University College London (UCL), with its radical thinking about space, design and sustainability.

## **The Shift**

The Shift is an international human rights organisation working at the intersection of housing, climate change and finance. The Shift's aim is to build a worldwide movement to where housing is claimed and treated as a human right, not a commodity or an extractive industry. Our work is global in scope and local in nature. Using a human rights accountability framework, we foster and build relationships across sectors and with multiple actors to provoke action to end homelessness, housing unaffordability and evictions. We generate materials to help build an understanding of the meaning and application of the right to housing, particularly in the context of its financialisation and climate change, and use social media and our podcast, PushBack Talks, to make it all accessible.

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# The right to housing: A mission-oriented and human rights-based approach

## Abstract

Housing is a fundamental human right, because it is key to human well-being and provides a foundation for other rights, including rights to health, education, water and sanitation, freedom of association and freedom of expression, and the right to life itself. It is one of the underlying key capabilities, which Amartya Sen argues is required for opportunities to be harnessed (Sen 1985). The United Nations has determined that the right to adequate housing should not be interpreted narrowly, such as being limited to having shelter or viewed exclusively as a commodity, but rather it is to be understood in a far broader sense: the right to live in peace, security and dignity (UN Committee on Economic, Social and Cultural Rights 1991). Realising this right in practice, however, requires new thinking and new policies.

The stark reality is that we are a long way from achieving this goal. Our paper suggests that to make this ambition real, we must bring a human rights approach together with new economic thinking and mission-oriented—outcomes-driven—economic policies. These frameworks can reinforce one another. While the former invokes legal accountability for ensuring adequate housing for all in support of human flourishing (Farha 2018), the latter organises and accelerates the multi-stakeholder, whole-of-government action required to meet this obligation (Mazzucato 2021). The United Nations Sustainable Development Goal (SDG) of achieving ‘access for all to adequate, safe and affordable housing’ (SDG 11.1) can provide a north star orientation for this new policy approach. But achieving it requires unpicking the relationships between current actors. It requires governments to set bold missions that catalyse cross-sectoral investment and collaboration, to embrace their role as market-shapers, to align public sector tools, institutions and finance with these missions, and to design partnerships – including with the private sector – that prioritise human rights and the common good.

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## Introduction: a wake-up call

Over a billion people worldwide are living without a home or in grossly inadequate housing, lacking basic services like clean water, sanitation and electricity (UN-Habitat 2022). In every city around the world, housing is unaffordable for low and middle-income people, with housing costs growing faster than incomes (UN-Habitat 2022). Eviction is a common experience in the Global South as well as in the Global North (Weinstein 2021; Medvedeva et al. 2021). The housing system is increasingly controlled by financial actors whose primary interest is growing and leveraging capital. Homes are treated as financial assets rather than places to live. A collapse in the public provision of housing and the de-regulation of market-based housing, planning and housing finance has led to a rapid rise in house prices and rental costs while incomes fail to keep apace.

Moreover, the challenges of the current housing system are even more acute when seen in the context of climate change. Buildings and their construction constitute approximately 36% of global CO<sub>2</sub> emissions (HUD Office of Policy Development and Research 2022) and every year approximately 22 million people are displaced by climate-related events, often forced into cities where housing is prohibitively expensive and the only option is to live in an informal settlement (UN-Habitat 2022). Cities are epicentres of these challenges, with more than half of the world's population living in urban areas and cities accounting for 80% of global GDP (The World Bank 2022).

This paper proposes a new framework to guide governments in bringing about more sustainable, inclusive and resilient cities and human settlements; a framework that marries a mission-oriented approach to policy design with a human rights-based approach, putting human flourishing at the centre. Together, these frameworks provide the impetus, accountability, ambition and focus needed to re-shape economies to align with internationally agreed upon values and standards, to prioritise the common good and to address the grand challenge posed by the housing crisis.

This paper reframes the housing crisis as a solvable problem that demands a different approach from all levels of government, from national to local – one that sets bold missions like SDG 11.1, and that reshapes markets and redesigns policies, institutions and tools to align with these missions, with the right to housing creating the legal accountability to deliver on these missions.

The paper is structured as follows: Section 1 describes the housing crisis as one of the world's grand challenges, exploring its economic and human rights dimensions and its relation to climate change. Section 2 introduces the human rights framework. Section 3 introduces key concepts of a mission-oriented policy approach. Section 4 outlines the right to housing missions by presenting six key pillars upon which this new framework is based. The pillars are:

1. **1a. Committing to a bold housing mission for all**
  - 1b. **Using human rights principles to design the approach to the mission**
2. **Shaping the housing market not tinkering:** Put the creation of value at the centre of a common good approach to reshaping the market
3. **Building an entrepreneurial state:** Take an ambitious, whole-of-government approach to develop the capabilities, institutions and policies needed to deliver missions and meet human rights obligations
4. **Public, private, and third-sector partnerships for the common good:** Regulate and design symbiotic partnerships that further shared goals, pool complementary resources, and share risks and rewards
5. **Public value-driven financing and taxation:** Deploy patient, long-term, outcome-focused public finance focused on missions and human rights outcomes
6. **Ensuring monitoring and accountability:** Ensure accountability for delivering on the housing mission through human rights legal obligations and transparent, robust and independent monitoring

Section 5 provides a brief conclusion.

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## 2. Housing for all: a grand challenge

The mission-oriented approach (discussed in section 3) begins with challenges, transforms them into missions (clear and targeted) and brings together all actors in the economy to achieve the mission, requiring government instruments to crowd in the necessary innovation, investment and solutions to get there (Mazzucato 2018b). Housing for all is a grand challenge, requiring attention to key drivers of inequality, such as the social housing shortage, financialisation, privatisation of public housing and public land, deregulation of the rental market and weak tenant protections. Missions facilitate cross-sectoral action that in the case of housing for all would require working not just with the housing sector, but with sectors such as construction, planning, finance, welfare, transportation and healthcare. This means considering housing in the context of all the factors that contribute to human flourishing. Orienting missions not only around the outcome of adequate housing for all, but also in terms of the human right to housing, creates accountability for tackling this grand challenge. Before we explain this framework, we look at the stark reality of the crisis.

### 2.1 The global housing challenge

The world is experiencing an ever-worsening housing emergency. At least 1.8 billion people are living without a home or in grossly inadequate housing, including in informal settlements, and many more find themselves facing unaffordable rents and evictions, rising housing costs and energy poverty, or living in homes ill-suited to increasingly frequent extreme temperatures and climate-related disasters, such as floods and hurricanes (International Monetary Fund 2022).

In 200 cities studied across the world, 90% were found to be unaffordable to live in, with the average home costing more than three times the average income (Kallergis et al. 2018). The scale of the housing crisis suggests that \$929 billion is needed to improve the inadequate urban housing that 881 million people currently live in (UN Conference on Housing and Sustainable Urban Development 2017).

The housing crisis is a challenge of massive proportions for countries in the Global South, as well as countries in the Global North. In 2020 in the European Union (EU), 700,000 people slept in the street or in shelters each night, an increase of 70% in the past ten years (European Parliament 2021). Moreover, 17.5% of people lived in an overcrowded household and 7.4% of people in the EU were unable to keep their home adequately warm. In 2020, homelessness affected 1.9 million people in OECD countries, and at least 3 million formal eviction procedures were initiated (OECD 2021). Among these countries, housing is the biggest spending item in household budgets (OECD 2021).

### 2.2 Housing, urbanisation and climate change

The housing crisis is a 'grand challenge' – a complex problem with a tangle of causes that cut across institutions, networks and systems (Ferraro et al. 2015). Grand challenges lack a single silver bullet solution and instead present multiple areas for action. Housing cannot be seen as a standalone issue. Indeed, a siloed approach to the housing challenge has contributed to responses that increase unsustainable urbanisation and climate change.

Over two-thirds of the global population will be living in cities by 2030, making urbanisation a driving force for sustainable development (United Nations 2018). A key challenge for city governments is ensuring adequate, affordable and secure housing for all urban dwellers. Housing and residential land use occupy most of the area of cities across the world, making planning and design crucial to how cities grow, develop and function. The right to housing promotes a holistic framework and vision that transcends the idea of housing as just a roof overhead to one that encapsulates all the necessary amenities and public services that people need to have a good quality of life.

The climate and housing crises are inextricably linked. The built environment and its construction constitute 37% of global greenhouse gas emissions, especially in urban areas (HUD Office of Policy Development and Research 2022). It is estimated that there are approximately 255 billion square metres of buildings currently in existence, with 5.5 billion square metres added every year – this is the equivalent of building a city roughly the size of Paris every single week (WBCSD 2021). The appetite for unsustainable construction is driven partially by the growth of financialisation; the prioritisation of housing as a financial asset rather than a place to live. Financialisation, coupled with a failure to sufficiently decarbonise the existing building stock, means the built environment currently consumes and produces a significant portion of the global annual carbon budget (zu Ermgassen et al. 2022).

Those who are poorly housed or experiencing homelessness are on the frontlines of climate-related disasters, resulting in increasing numbers of unhoused people and many lives lost. Climate change disproportionately affects countries in the Global South, despite those countries contributing significantly less to global greenhouse gas emissions than those in the Global North. Unpredictable and extreme weather have led to increased flooding, droughts and forest fires, which have displaced millions of people. Cyclones across India and Bangladesh in 2020 saw an estimated 2.5 million people forced from their homes, while flooding in Pakistan in 2022 has left around 2.1 million people homeless, often without access to food and water (Islamic Relief 2020). In 2021 alone, approximately 2.6 million people were displaced in Sub-Saharan Africa due to climate-related disasters (Mbiyozo 2022). Those who are most marginalised, living in the greatest precarity and without adequate housing are suffering the most at the intersection of the climate and housing crises (Adger 2020).

In recognition of this problem, housing, urbanisation and climate change have become fundamental parts of the 17 Sustainable Development Goals (SDG), defined in 2015 as part of the United Nations 2030 Sustainable Development Agenda (UN-Habitat PSUP 2016; UN-Habitat 2017). Adding to the SDGs, UN-Habitat developed the New Urban Agenda (NUA) in 2016, building on the agency's longstanding work in housing and habitat policies dating back to the 1970s. The NUA has been a key advancement in recent global responses to the housing challenge, putting 'housing at the centre' of urban development debates and policies by raising awareness about the inter-linkages and opportunities that housing brings to solving multiple urban issues (UN-Habitat 2016). However, the enactment and agreement of the NUA has not translated into lasting solutions to the housing crisis.

### **2.3 Drivers of the housing crisis**

During the late 1980s and early 1990s, the world experienced economic and political changes that brought about shifts in housing policies, where governments took on the role of facilitators in market-led housing development and moved away from direct delivery of housing (United Nations 1996). Governments have reduced



their involvement in the direct supply of social housing without providing adequate planning and regulatory frameworks to enable other actors to fill the gap and provide affordable housing at the rate required to house the growing urban population. In most cases, resources and investments have been cut and government engagement (both national and local) has been minimised, leading to limited or no housing opportunities for the most vulnerable groups, in the context of ever-growing and precarious urbanisation. This approach, which gave a more prominent role to the market as an enabler of housing solutions, has, on the one hand, diminished the role and accountability of governments and, on the other, proliferated the commodification and financialisation of housing (Jacobs 2019; Farha 2017; Rolnik 2013).

Financialisation is the process whereby the finance industry extracts 'profits without producing goods or services' and shapes markets and narratives to support this extraction (Norris and Lawson 2022; Aalbers 2016). Housing has been treated as a financial asset rather than a human right, leading to growing demand and soaring prices that are unrelated to the human need for shelter. Financialisation has accelerated the housing crisis (Mazzucato 2018a) and is fundamentally irreconcilable with the right to housing (Farha 2017).

Since the Global Financial Crisis in 2008, 'residential real estate', as it is called within the finance sector, has increasingly been treated as an asset class (Gabor and Kohl 2022; Farha 2017) and has little to do with housing as most people experience it. Instead, predatory residential real estate investment is used as a tool of finance to grow, leverage and hide capital (Farha and Freeman 2022).

Residential real estate has become an investment of choice for institutional investors such as private equity firms, pension funds, real estate investment trusts (REITs) and insurance companies, who have acquired vast portfolios of apartments and houses, and have converted the flows of income deriving from them into financial instruments that are now traded on global markets (Farha and Freeman 2022). Ongoing financialisation of housing by actors like the REITs 'push up house prices significantly around the world' (Banti and Phylaktis 2022, p.1), with these actors outbidding families and especially first-time homebuyers (Muñoz and Smets 2022).

Many of these actors are looking for short-term gains and increasing shareholder value, rather than long-term gains and increasing stakeholder value (Mazzucato 2018a; Mazzucato 2021). Housing has become the most valuable asset class, worth US\$258.5 trillion at the end of 2020, an increase of US\$90 trillion from only four years prior (Tostevin 2021, 2017). Housing is now worth more than three times global GDP and over 20 times more than all the gold ever mined, accounting for almost 70% of global net worth (Tostevin 2021).

In many countries, government-enacted laws and policies support and even drive the financialisation of housing. Government action that may incentivise financialisation includes low-interest rates, quantitative easing policies, easy access to credit (particularly for those who already have wealth), preferential tax treatment (tax exemptions, waivers and postponement), neighbourhood development schemes and weak tenant protections. In some jurisdictions, the financialisation of housing is encouraged through 'golden visa' schemes in which individual investors are enticed to purchase housing in exchange for citizenship or residency (The Shift Directives 2022, p. 2).

Under a financialised business model, housing that is affordable – often lived in by marginalised groups – is a primary target. Large investors purchase housing intended for those most in need, such as social housing and manufactured/mobile homes, as well as 'undervalued' apartment buildings, which are bought

and repositioned at the high end of market value. In some instances, investors buy units only to leave them standing empty. Investors have also capitalised on the increased 'touristification' of cities by converting long-term residences into short-term holiday units using short-term rental platforms. At the same time, new asset classes, such as long-term residential care homes and student accommodation, are being created (The Shift Directives 2022, p.2).

Tenants living in housing owned by institutional investors often complain of sharp rent increases that can lead to displacement; evictions to facilitate sometimes substandard yet profitable renovations; costly fees for services and/or penalties for minor infractions; inadequate maintenance; and that they do not know who their landlord is and how to hold them to account. In some jurisdictions institutional investors have started to use climate retrofits as a vehicle to evict tenants and raise rents.

In these ways, financialisation undermines cornerstones of the right to housing: access to secure, affordable, dignified homes for all.

It is important to note that financialisation is not the sole driver of the housing crisis. The housing crisis is also worsened by privatisation of public housing and land, the deregulation of the rental and mortgage market, weakening tenant protections, land-use constraints, unplanned urbanisation and the growth of urban sprawl, the explosion of tourist and short-term accommodation as an investment opportunity, and population growth. It is clear that the market is not providing affordable housing for all (UNECE 2021a).

Governments are trying, and in most cases failing, to combat some of the key drivers of the housing crisis. Even in jurisdictions where housing is a core piece of urban development policy and planning, change has not been achieved at the pace and rate needed (UN-Habitat 2017). If most of the population across the world is going to live in cities, the right to housing must be the cornerstone of governments' sustainable urban development policies.

## **2.4. Market-fixing solutions to the housing crisis**

Government responses to the housing crisis since the 1980s can be understood as following a 'market-fixing' rather than 'market-shaping' approach (Mazzucato 2016; Mazzucato and Ryan-Collins 2022; Jacobs 2019; Kleit and Page 2015). This approach constrains governments' ambitions, coordination and accountability.

The approach starts with the assumption that the housing market is broadly competitive and suffering from a market failure of shortage of supply due to, for example, inefficient or overly restrictive planning or mortgage regulation. Removing such barriers thus becomes the key intervention to address the crisis. Market-fixing housing policy has involved deregulation and liberalisation of land-use, the mortgage market and the private rented sector, with the aim of encouraging market-led housing supply (Kholodilin et al. 2018). Would-be homeowners and renters are supported in accessing market-provided housing via subsidies for first-time buyers or housing allowances for renters. These demand-side subsidies contrast with the pre-1980s housing regime which instead focused on the provision of affordable supply (Ryan-Collins 2019). Meanwhile, the role of the public and not-for-profit sector is relegated to providing affordable housing for extremely low-income households (OECD 2021). Rent price regulations have been removed to encourage more private landlords into the sector and public housing sold off to sitting tenants or financial actors and not replaced.

The underlying assumptions of this market-fixing approach are flawed. Housing has particular characteristics that distinguish it from other commodities. Most importantly, land is inherently limited in supply and cannot be created in response to increased demand. In addition, housing is immobile, heterogeneous, and has a long lifespan, and high transaction and construction costs (Meen et al. 2016; Ryan-Collins et al. 2017). These features are not market failures, but fundamental properties. They mean that increased demand for housing typically leads to rising prices and land rent extraction by home or landowners, rather than increased supply as in normal, competitive commodity markets.

Subsidising the demand for market-based housing by liberalising mortgage and investment markets has thus led to an explosion of money chasing an inherently limited supply of housing, inevitably leading to house prices rising much faster than incomes (Laferrère and Le Blanc 2004; Rolnik 2013; Aalbers 2016; Ryan-Collins 2018). This in turn generates more demand for housing as a financial asset and for larger mortgages; a 'housing-finance feedback cycle' that can be difficult to break away from without structural interventions (Ryan-Collins 2019). Removing rent price regulations and subsidising the demand for market-based rental housing has also supported rising contract rents. Banks and landlords, as well as homeowners, have captured the land rents resulting from these rising costs.

Land's scarcity means there is a key role for the state in providing affordable housing and socialising land rents. Yet market-fixing housing policies have reduced the social housing stock dramatically (OECD 2020), leaving the state unable to provide genuinely affordable homes for people in need. Moreover, some government-led regulations help the process of financialisation, for example city governments promoting lax short-term rental regulation (Jover and Cocola 2022) that have increased rental prices (Garcia-López et al. 2020) or giving tax incentives or preferential tax treatment to REITs (Gil Garcia and Martínez 2023; Farha and Freeman 2022).

Furthermore, housing is a positional good. As incomes rise, households are prepared to spend more on housing relative to other consumption goods. Better off households – or those who already own property – can usually access mortgage credit more easily than poorer households. All of this means that increasing the supply of market-rate housing may not actually reduce average or median house prices as developers build to maximise profits (for example, favouring two-bed units that maximise sale and rental yields over family homes) and wealthier households and financial actors are able to outcompete first-time buyers or renters (Stacey et al. 2023).

In addition, as noted in Section 1.2, new construction of housing has major impacts on the climate and environment. In a bid to protect the planet, all governments will also have to consider the risk to the planet of supply-led solutions to the housing crisis (Perucca et al. 2023). Much greater attention should be paid to the allocation and energy efficiency of the existing stock, as well as the creation of new stock (zu Ermgassen et al. 2022).

This incentivised housing boom has occurred in an accountability vacuum. The housing systems that produced our current crisis were facilitated by governments who stepped away from their human rights obligations and their role as market-shapers. Governments around the world responded more strongly to the preferences of private developers, banks and investors than the needs of local communities (Gil and Martínez 2023; Farha 2017; Mazzucato 2018a).

As if the profits from housing development were not sufficient, governments lure developers with subsidies, preferential loans, tax breaks, and the waiving of building restrictions and permitting requirements. Some of these badly designed incentives have produced gentrification (Singh 2020) and increased middle-class households' rent burden (Na and Yoon 2023).

Moreover, governments rarely require human rights and common good outcomes from these actors (Mazzucato 2023) or impose conditionalities on contracts with developers that will guarantee low- or zero-carbon building (Mazzucato 2022). Governments' requirements for private actors are not designed to contribute to the common good. At best, governments narrowly interpret accountability for the private sector as doing no harm or refraining from committing explicit violations of human rights (Farha 2018).

The arm's length relationship of governments to housing systems and markets, and their deferral to finance and the private sector, has undermined their capacity to address the structural flaws in the housing system (Mazzucato 2015).

A new way forward is required. Solving the global housing crisis will require governments to lead and a willingness to hold themselves accountable along the way.

### 3. The human rights framework

Human rights provide a shared set of values and a legal obligation for governments and private actors to respect, protect and fulfil human rights so that they may be enjoyed by all.

There is an international consensus that housing is a fundamental human right. It is found in the Universal Declaration of Human Rights (1948), in the International Covenant on Economic, Social and Cultural Rights, as well as other human rights treaties ratified by almost all national governments around the world. It is contained within Goal 11 of the Sustainable Development Goals (SDG), in the Paris Agreement, as well as in the New Urban Agenda. For housing to be considered adequate, it must have eight key characteristics, as seen in Figure 1.

**Figure 1. Characteristics of the right to housing**



\* Sustainability has recently been recognised by the UN Special Rapporteur on the right to housing, but is not included in the definition under international human rights law.

Under a human rights framework, accountability means the government's responsibility to take continuous measures to implement the right, using all its available resources, as expeditiously and effectively as possible. It also requires the government to establish public mechanisms through which it can explain how it is meeting its obligations and the general public may hold it accountable. A human rights approach makes it clear that governments are accountable to people, particularly marginalised and vulnerable groups. As a result, governments must ensure that all their laws and policies, and the outcomes of their partnerships, contribute to ensuring that housing is secure, affordable, dignified, decarbonised and available to all.

The United Nations has outlined what governments must do to ensure adequate housing (United Nations General Assembly Human Rights Council 2018). This includes:

- **Government obligations.** Under international human rights law, governments are accountable to people. Thus, governments are responsible for ensuring the enjoyment of the right to housing by everyone, whether directly or indirectly, through how they shape markets and partnerships.
- **Legislation.** Governments must recognise and commit to the right to housing in legislation and as a matter of policy. Such legislation sets out the ambition of the government – to pursue housing as a common good.
- **Progressive realisation and the principle of non-retrogression.** It is understood that ensuring everyone has adequate housing may take some time and is thus a right that will only be realised progressively. This, however, does not mean governments can be lackadaisical. It requires governments to take deliberate, concrete and targeted steps in as efficient a manner as possible towards the goal of ensuring the full realisation of the right to housing for all. The measures taken, allocated resources and time frame must be proportional to the magnitude of the challenge. A corollary to progressive realisation is the principle of non-retrogression. Governments must take continuous steps forward to realise human rights. Once a certain level of enjoyment has been reached, it cannot be withdrawn. For example, a housing benefit to assist a tenant in paying rent, or to assist with mortgage payments, cannot be taken away unless it is replaced with a measure that is more robust.
- **Maximum available resources.** Governments are required to use the maximum of available resources to ensure the enjoyment of the right to housing, particularly by marginalised groups. This means they must use all the resources they have available or could reasonably make available towards the implementation of the right.
- **Meaningful participation.** It is a fundamental principle of human rights law that those affected by policy decisions be included in decision-making processes, such that they can influence the decisions made. Ensuring that claiming mechanisms are effective allows marginalised communities to ascertain their unmet housing needs, while identifying those laws and policies that deny access to the enjoyment of the right to housing. This allows housing strategies to adapt and self-correct as they are being implemented, so that they may be successful in realising the right to adequate housing for all.
- **Strategies and measurable goals and timelines.** Governments must develop a strategy for achieving adequate housing for all. Within the strategy, measurable goals and reasonable timelines must be laid out. Strategies must prioritise those most in need and ensure equality and non-discrimination. Goals and timelines must be understood as human rights obligations, and failure to meet them must constitute a violation of human rights and be subject to effective remedies.

- **Whole of government approach.** A whole-of-government approach, meaning teams responsible for different areas of policy as well as multiple levels of governments – from local to national – must be engaged with a delineation of the human rights obligations and responsibilities of each level of government. This principle recognises the different capacities and constraints of levels of government. They must also ensure coordination and coherence in all government policies and programmes, from taxation to income supports, land use, health and finance.
- **Monitoring and accountability.** Governments must monitor their progress through transparent processes and must develop mechanisms so that they and any third-party actors upon whom they are relying to implement the strategy can be held accountable by those whose rights are at stake. This could be conducted through an independent monitoring body that can identify shortcomings of the strategy, provide recommendations on necessary changes to ensure implementation is successful and issue remedies to individuals who suffer as a result of any failures.

While human rights have been accompanied by principles for implementation, and in themselves could be considered missions to which governments have committed, they have not, to date, been treated as such.

To breathe life and energy into human rights, we must reconceptualise the role of government as responsible for and capable of shaping economies to meet common good objectives, such as housing for all (Mazzucato 2023). Governments can embrace this role by setting bold missions and designing policy tools, institutions and partnerships with a view to realising these missions (Mazzucato 2021).

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## 4. The missions framework

*Missions direct and coordinate action aimed at achieving clear, ambitious, measurable goals.*

Complex challenges require joined-up engagement from multiple stakeholders, sectors and parts of government. Missions set a clear, ambitious focal point around which governments can mobilise, coordinate and evaluate activities in pursuit of their goal, and provide a clear direction for public and private investment. By defining the problem and the goal, but not the solution, they catalyse bottom-up solutions development, innovation and collaboration (Mazzucato 2017).

How missions are defined matters. To maximise public benefit – and certainly to realise a universal right – missions must be defined with a common good framing (Mazzucato 2023). For example, the focus during the COVID-19 pandemic was on developing a vaccine rather than on vaccinating the world. This has led to ‘vaccine apartheid’ wherein we have unequal access to, and distribution of, vaccines and a prolonged pandemic with massive consequences for lives and economies.

The processes by which missions are defined and implemented also matters. Ensuring that an outcome is truly in the interests of the common good requires meaningful participation from those most impacted in all stages of decision-making, planning and implementation (Mazzucato 2023). Moreover, it requires a symbiotic, mutualistic approach to public-private collaboration wherein risks and rewards are more equally shared.

This approach cannot be implemented without rethinking the role of the state (Mazzucato 2013). Missions recognise the role of governments as bold, creative leaders and market-shapers, which, while not solely responsible for solving society’s biggest challenges, are responsible for coordinating action to solve these challenges and for doing so in a way that maximises public value (Mazzucato 2021).

Missions are not new. Missions such as NASA’s Apollo mission to put a man on the moon led to technical innovation in hundreds of projects, across sectors such as aeronautics and textiles (Mazzucato 2021). However, today’s missions, such as those that will be needed to meet the Sustainable Development Goals, are more than technological, they are deeply social and cultural (Mazzucato 2021, p.108). Missions can be harnessed to address the most wicked of problems; those that require technological, social, behavioural and regulatory changes. A challenge like adequate housing for all will only be solved through embracing both the complexity of the problem and the urgency of delivering solutions. Unlike the technological missions of the 1960s, today’s missions must be developed through a common good approach in consultation with a wide group of stakeholders, including those most affected by the problem.

There are five key criteria for choosing a mission (Mazzucato 2018c, Mazzucato 2021). Missions should:

- **Be bold and inspirational with wide societal relevance:** Missions must make the connection between bold action and real solutions that will impact people’s daily lives.
- **Set a clear direction—targeted, measurable and time-bound:** Missions need defined targets, which can be binary (reaching the moon and back safely or not) or quantifiable (reducing plastic in the ocean by 90% by 2025).

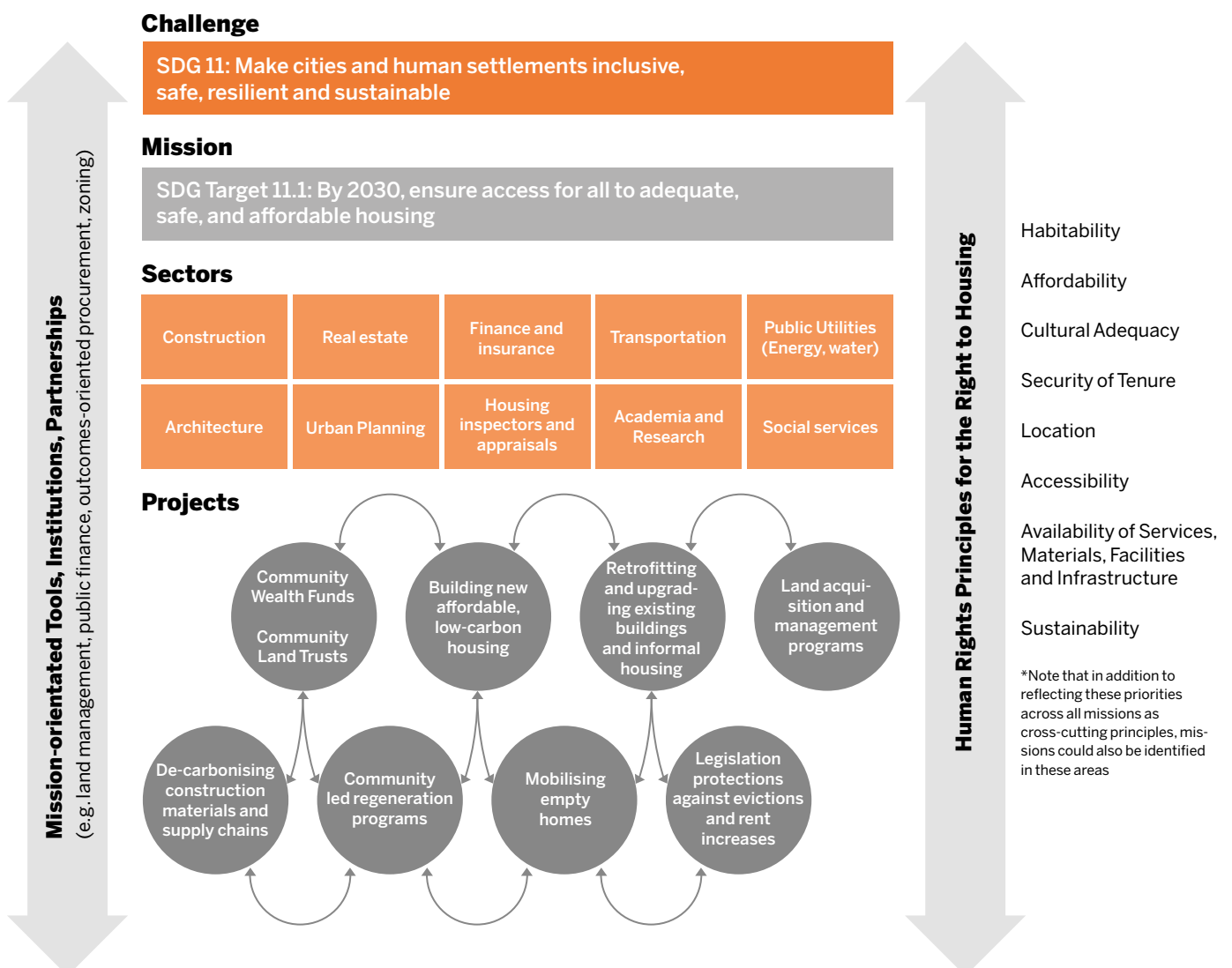


- **Be ambitious but realistic:** Missions allow for risk-taking, focusing on research and innovation activities across the entire innovation chain.
- **Encourage cross-disciplinary, cross-sectorial and cross-actor innovation:** Missions are most successful when they stimulate activity across and among disciplines, industrial sectors and different actors.
- **Involve multiple, bottom-up solutions:** Missions catalyse a range of solutions, and there is no single tool or technology that can solve a mission.

Figure 2 applies the mission-oriented approach to housing. A mission such as 'by 2030, ensure access for all to adequate, safe and affordable housing' would, by necessity, engage multiple sectors, requiring collaboration on a range of ambitious projects and stimulating bottom-up experimentation.

The City of Barcelona has, in effect, implemented a mission-oriented approach through their Right to Housing Plan (PDHB), which places the right to housing at the centre of city policy-making. The PDHB seeks to guarantee the right to housing by preventing housing emergencies, increasing the amount of affordable housing, maintaining and redeveloping existing housing, and ensuring proper use of housing (Barcelona City Council 2016). This ambitious, mission-oriented approach has fostered new forms of partnership between the public and private sectors, given rise to new markets for affordable, sustainable housing and successfully accelerated development timelines.

**Figure 2. Example of a housing mission map with human rights principles**



The London Borough of Camden's Camden Renewal programme, informed by IIPP, set four missions to guide Camden's COVID-19 recovery (Mazzucato et al. 2022). In Camden, these missions have led to a new borough-wide strategy, We Make Camden, that focuses all parts of the government and engages Camden residents – including individuals, residents' associations, community organisations and companies – to achieve the mission goals. These missions are providing a powerful impetus for change and a platform for engaging all sectors in developing solutions. Camden's mission that 'By 2030, Camden's estates and their neighbourhoods are healthy, sustainable and unlock creativity' may require changes across sectors such as housing, transport, education, criminal justice and welfare. This mission, and Camden's other mission areas of increasing diversity, improving access to sustainable and affordable food, and enabling economic opportunity for young people, are mutually reinforcing and collectively aim to unlock new opportunities to tackle sustainability and social justice challenges.

A housing for all mission can be aligned with other imperatives. For example, the goal of sustainable housing for all will require mission-oriented tools such as green procurement (Mazzucato 2020; UCL IIPP 2023) and sustainability-focused retrofits to further housing aims.

Addressing the housing crisis will require multiple missions, defined to reflect the eight characteristics of the right to housing described in Figure 1 – habitable, affordable, secure, sustainable and accessible, located in safe and convenient areas, expressive of cultural identity and with access to critical services and infrastructure. Defining and implementing missions capable of realising the right to housing requires a thoughtful and bold approach, in which governments and their mission partners are held accountable for achieving the intended mission outcomes. This approach is outlined in the next section.

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## 5. A new framework: the right-to-housing mission

*The human rights and missions frameworks can reinforce one another. Applied to housing, the former invokes legal accountability for ensuring adequate housing for all, while the latter organises and accelerates the multi-stakeholder, whole-of-government action required to meet this obligation.*

In some ways, meeting the SDGs is even more challenging than landing on the moon (Mazzucato 2021, p.108). What follows is a roadmap of what will be required for governments to undertake a housing moonshot, and re-shape markets to produce human rights outcomes and fulfil the promise of SDG 11.1.

We offer six pillars of action to guide all levels of government as they set out on this mission. These pillars bring together the characteristics of the human right to housing with the criteria for mission selection described in the preceding sections, as well as the principles for government action invoked by the human rights and missions frameworks, to set out a path for mission definition and implementation.

### 5.1 Committing to a housing mission

*Set a bold housing for all mission and use human rights principles to design the approach to reach it*

**‘When choosing a mission, it should be bold and inspirational while having wide societal relevance. It must be clear in its intention to develop ambitious solutions that will directly improve people’s daily lives, and it should appeal to the imagination.’**

(Mazzucato 2021, p.121)

**‘[W]e need to re-embrace housing for its fundamental dimensions – its social value as a place necessary for human well-being, where people raise families, build communities and participate in civic life. And we need to sell that notion of housing back to our governments to derail the collision course between human rights and investor interests.’**

(Farha 2016)

In 1948 the international community developed a document outlining, by consensus, the aims all member states would pursue. That document is the Universal Declaration of Human Rights (United Nations 1948). More recently, international human rights treaties and the SDGs demonstrate a similar consensus regarding the kind of society we want to live in. Considering global agreement and commitment (at least on paper), these present appropriate reference points when determining which missions to embark on (Mazzucato 2017). In other words, missions should reflect the characteristics of the human right to housing outlined in Figure 1: the primacy of security of tenure for all dwellers; the imperative that housing be affordable no matter one’s income level; the requirement that it contain the services, such as electricity, water and sanitation, and heating, that are required to protect human well-being; the importance of sustainability and accessibility; and the need for housing to be habitable, well located and culturally adequate.

The human rights mission must be forward-looking and ambitious. It should not maintain the status quo and it should not allow for retrogressive policies, laws or actions. It should be defined to avoid trade-offs between equally critical goals: for example, allowing rents to increase to offset the costs of de-carbonisation or allowing CO<sub>2</sub> emissions in some jurisdictions as a means of keeping housing affordable. In developing missions, governments must also engage in participatory processes such as co-design to ensure that missions are not a top-down imposition but rather a collective vision.

The housing mission provides a framework that allows national, regional and local governments to move in the same direction and work together to tackle this grand challenge. The roles and responsibilities of all levels of government are fundamental to achieving this mission and their capacities are complementary. National and regional governments must guide and shape markets, while enhancing and supporting the capacities of local governments to deliver comprehensive solutions on the ground and working alongside communities and all stakeholders.

To select and implement missions capable of realising the right to housing, governments and other stakeholders, such as social housing providers, tenant and landlord unions, and the real estate and finance sectors, must understand key elements of a human rights-based approach to housing, so that missions are well-designed and in keeping with universally agreed upon standards. Importantly, governments must legislate the right to housing in law, including in municipal regulations, plans and programmes, to demonstrate this commitment and as an accountability mechanism (Farha 2019b).

## **5.2. Shaping the housing market, not tinkering**

*Put the creation of value at the centre of a common good approach to reshaping the market.*

**‘The collective creation of value, which should be at the centre of a common-good approach, requires justifying policy in terms of actively creating and shaping markets, not fixing them.’**

(Mazzucato 2021, p.171-172)

**‘Tinkering around the edges of an unsustainable model of economic development will not work. The right to housing must be implemented in a manner that changes the way housing is currently conceived, valued, produced and regulated.’**

(Farha 2019b, p.3)

When governments adopt a human rights mission-oriented approach they necessarily become market-shapers in their role as the principle human rights duty bearer, accountable to rights holders, people and communities whose enjoyment of the right to housing is fragile or not being realised. As such they can shape the market so that its primary function is to respond to the needs of the people using housing as a place to live. A housing mission can act as a high-level road map, articulating the end goal of realising the right to housing and engaging a wide array of stakeholders in developing solutions that will contribute to achieving this goal. Together, these solutions will add up to a fundamentally different housing system.

Solutions could, for example, involve increasing the supply of housing units in line with measured need and net-zero national carbon budgets through new builds, and repurposing and retrofitting existing buildings, ensuring a diversity of tenure types including possession rights, use rights, rental (social and private market), freehold and collective arrangements; legislating stronger protections against evictions and rent increases; regularising and upgrading informal settlements; and pursuing policies aimed at definancialisation, land tax reform, land value capture planning and public land ownership. Missions do not prescribe any of these solutions. Rather, by setting ambitious goals they will necessitate radical departures from the status quo that engage many different actors, catalyse the deployment of new and existing solutions in ways that will add up to achieving the mission, and result in fundamentally different relationships and market dynamics.

The Shift Directives are an example of a human rights-based approach to addressing the financialisation of housing (Farha and Freedman 2022). The Directives

provide governments, institutional investors and advocates with 10 actions that, when taken together, would re-orient and re-shape housing markets to produce human rights outcomes.

Examples of these actions include:

- incorporating the human right to housing into domestic legislation with provisions that hold both governments and institutional investors accountable;
- regulating institutional investment in housing to comply with human rights by requiring the adoption of a mandatory human rights due diligence regulation or human rights impact assessments;
- ensuring renovations and redevelopment do not result in displacement, evictions or increased rents;
- strictly limiting and regulating short-term rentals and associated short-term platforms;
- enacting legislative protections to increase tenant security of tenure;
- ensuring monetary and fiscal measures and policies are in the public interest, such as encouraging investment that will produce deeply affordable housing in perpetuity; and
- strengthening international, regional and industry accountability mechanisms and ensuring international financial institutions and frameworks adhere to human rights standards.

### **5.3. Building an entrepreneurial state**

*Take an ambitious, whole-of-government approach to develop the capabilities, institutions and policies needed to deliver missions and meet human rights obligations*

**‘...Most of the radical, revolutionary innovations that have fuelled the dynamics of capitalism – from railroads to the Internet, to modern-day nanotechnology and pharmaceuticals – trace the most courageous, early and capital intensive “entrepreneurial” investments back to the state.’**

(Mazzucato 2013, p.15)

**‘Local governments are in a position to bring forward the experiences of marginalized groups and others whose rights have not been ensured and to find solutions. They serve as the main contact point with community-based initiatives for housing production and upgrades, linking them with broader regional, national or international financing, development and human rights initiatives.’**

(Farha 2014, p.20)

The role of governments as market-shapers requires a different set of capabilities, institutions, policies and partnerships. It requires an ‘entrepreneurial state’ (Kattel et al. 2022; Mazzucato 2013). An entrepreneurial state is one that is unafraid to take the lead and is bold, both in its willingness to innovate and learn, as well as in its capacity to direct change and engage multiple stakeholders (Mazzucato 2013).

For the right-to-housing mission to be successful it must break down silos and employ a whole-of-government approach. All activities must be aligned so that every policy and programme, from property taxation to housing-income support, to planning and land use, public health and mortgage finance, moves towards the mission goal: the full realisation of the right to housing. This requires aligning

horizontally across national policy (for example, taxation, financial regulation, housing and planning policy) and vertically between national and local housing policy spheres.

Meaningful community participation is fundamental to the success of a human rights mission. Governments have the obligation to ensure that those affected by policy decisions have the opportunity to shape and influence the decision-making process. Those struggling on a day-to-day basis with the realities of unaffordable, insecure housing are best placed to inform what is broken and how to fix it. This goes beyond engagement. Meaningful participation should occur on a regular basis and throughout the decision-making process. Therefore, the government's role is not only as an expert, but as a convener of expertise. This requires the development of trust with community members and creative thinking (Noveck 2015) about how to ensure meaningful engagement, including through the provision of technical expertise, materials, resources and partnerships required to co-develop sustainable housing solutions.

Governments should take particular care to build relationships of trust and meaningful engagement with marginalised groups, like those living in homelessness, informal settlements or inadequate housing, and with groups historically excluded from policy-making, such as women, indigenous peoples, those with disabilities, the LGBTQIA+ community and youth (Farha 2020). Rights-based participation transforms residents into active citizens and engaged community members, ensuring that housing meets community needs, building local capacity and ensuring more durable results (Zischeke 2017; Jarvis 2015; South Africa Development Action Group 2015).

## **5.4 Public, private, and third-sector partnerships for the common good**

*Regulate and design symbiotic partnerships that further the mission goals, pool complementary resources, and share risks and rewards*

**'While the term public-private partnership is often used, we need to think more about how to develop true partnerships that benefit all... getting to the moon required an enormous effort by both public and private actors. NASA thought long and hard about how to ensure the contracts between itself and the private providers were fair, embedded in the right incentives and did not result in capture.'**

(Mazzucato 2021, p.193)

**'The particular role played by various private actors in housing systems varies, but the state must ensure that all aspects of their involvement are consistent with states' obligations to realize the right to housing for all.'**

(Farha 2019b, p.16)

In the 21st century, meeting the 17 Sustainable Development Goals (SDGs) approved by the UN, including guaranteeing the right to housing (SDG11) and taking climate action (SDG13), requires that public and private actors cooperate (SDG17). Neither the public sector nor the private sector can solve the housing and climate emergencies on their own. In a housing mission, governments must lead efforts to partner with purpose, so that the public, private and the third sector can work together to realise the mission goals. This means that governments must regulate and design partnerships that serve the common good, producing a variety of housing options, including public housing for those in need, that avoid parasitic and profiteering behaviour (Mazzucato 2022).

Governments must only collaborate with actors who are willing to enter partnerships that reflect mission goals and that are designed in the interest of the common good. This will likely mean privileging partnerships with limited-profit and not-for-profit housing providers, but may also include private sector developers and investors with a long-term focus (UNOHC 2011; Mazzucato 2021). Predatory investors focussed on short-term extraction of economic rent do not have a place in this alliance as their business model is contradictory to the human right to housing approach (Farha 2017; Rolnik 2013). For public-private partnerships to align with the human rights and missions frameworks, it is key to design collaborative mechanisms that further mission goals. Public-private collaboration cannot serve to privatise profits and socialise losses. On the contrary, such collaborations must reflect shared goals, pool complementary tools and resources to accelerate the development of innovative solutions to the housing and climate emergencies, and share risks and rewards appropriately (Mazzucato 2013; Laplane and Mazzucato 2020).

Governments must set conditionalities and design value-sharing mechanisms to ensure the progressive realisation of the right to housing. This approach to partnerships is not about disincentivising the private sector. Instead, it is about incentivising the right type of collaboration, directed to align with critical housing missions and human rights principles (Fell and Mattsson 2021; Mazzucato 2021).

This approach to public-private partnerships may, for example, involve mandating sustainability, affordability and other standards aligned with the right to housing as a condition of development on public land, or of access to public finance for specific development projects, or retention of public land ownership. For example, when the public sector uses leasehold agreements with private developers to support new housing construction, but retains ownership of land, it is thus able to capture long-term land rents as an area develops and alter the usage of the land strategically over time to suit societal needs (UN-Habitat 2021; UNECE 2021b).

In Barcelona, 4,500 affordable units were recently built on public land through a public-private partnership company, called Habitatge Metropolis Barcelona, with a shareholder structure that allocates 50% to the public sector and the other half to the private sector. This translates into a shared governance structure (with four public members, four private members and one neutral member on the board of directors) and ensures that the risks and rewards are equally shared (González de Molina 2022; Barcelona City Council Housing Department 2023). This type of model has also been successfully employed in Singapore, a densely populated and economically successful city-state, where the government owns around 90% of the land (Haila 2015).

Another example is Vienna, which has a long history of leadership in construction and the provision of rental housing. Almost 60% of all rentals in Vienna are social housing, 37% of them are publicly owned by the Vienna Housing Authority and 21% are owned by non-for-profit housing providers, such as housing cooperatives or limited-profit housing associations. Since the 1980s, public housing has been built through a public-private partnership (PPP) with a special type of non-profit housing corporation. These newer public housing units still draw from the City of Vienna's pool of applicants for public housing (Kadi and Lilius 2022). The size of the social housing stock in Vienna has had a price-dampening effect, with evidence showing that a 10% increase in social housing leads to an average decrease in market-rate housing rents by about 5% (Klien et al 2023). Vienna is a housing system where a dominant social housing sector can 'influence, dominate and lead the market [by being] able to compete (...) and exert sufficient downward pressure on private rents' (Kemeny, Kersloot and Thalmann 2005, p. 855–859).

## 5.5 Public value-driven financing and taxation

*Deploy patient, long-term, outcome-focused public finance focused on missions and human rights outcomes.*

**‘[W]hat if budgets were based on outcomes to be reached, as they were for the moon landing and in wars? What if the first question is not ‘Can we afford it?’ but ‘What do we really want to do? And how do we create the resources required to realise the mission?’... Missions give spending and investment precisely that directionality to expand the productive capacity in a desired direction. That direction is what should be examined and debated, not whether there is enough money to do it.’**

(Mazzucato 2021, p.182)

**‘There is a rapidly rising tide of interest in environmental, social and governance (ESG) criteria within the investment community. Some institutional investors are also showing interest in social impact investment including in affordable housing. This suggests an opportunity and an imperative for states and institutional investors to work together to ensure any engagement in housing is in keeping with international human rights law...’**

(Farha et al. 2022, p.3)

Implementing housing policy is by nature expensive. It requires acquiring land and existing buildings that could be used for housing, building, repurposing, renovating, and providing social benefits and supports. The mission will require patient, long-term, outcome-focused public finance in the form of tax reliefs, subsidies, public spending, equity stakes and strategic procurement, alongside low-interest and long-term loans from public investment banks (Mazzucato 2021). The scale and pace at which funding must be deployed internationally to meet commitments such as the SDGs means that public resources alone are not sufficient (European Commission 2018b) and governments will necessarily need to partner with banks, investors and developers. Governments will need to deploy a range of public funding mechanisms, conditional on the implementation of the right to housing (UNECE 2021).

Governments must ensure that loans, grants and subsidies for housing providers, and other housing related finance and financial partnerships, directly contribute to the mission. This could be done by requiring that mission-consistent conditions (Mazzucato 2022) be attached to all lending, tax credits or any other public benefits bestowed on developers. For example, related to affordability, sustainable design, human rights impact assessments and transparent beneficial ownership (UNECE 2021b).

The taxation system can also be designed to align with missions (Mazzucato et al. 2021) and with the human rights principle of deploying the maximum of available resources, which requires governments to ensure that all the resources they have available or could reasonably make available are being used to implement the right to housing (UN-Habitat 2014). There is widespread agreement on the need for property tax reform amongst international organisations such as the OECD and European Commission (Leodolter et al. 2022; European Commission 2015). City governments around the world use property and development taxes to generate revenues which are used to implement their housing policies. While a useful revenue generator, property tax regimes could be further leveraged as a tool to support the right to housing, rather than housing as a financial asset. For example, a tax on the annual increase in the value of land would diminish the incentive to buy land for speculative purposes and reduce the incentive for developers to hoard undeveloped land.



Beyond property tax, the taxation system can be used to modify investor behaviour and curb speculation, such as by levying significant taxes on vacant or second homes, short-term rentals and on the overconsumption of housing, for example, higher property taxes beyond a minimum square metre of housing per person. The revenue raised from these initiatives can be directed toward achieving mission goals of ensuring affordable, secure, dignified and decarbonised housing (UNECE 2021). Tax exemptions that shape the behaviour of the market towards genuinely affordable rents and mortgages, and greener new and existing buildings, can also be considered.

In addition, governments can create or enable strategic, mission-oriented institutions like land banks, public banks, community land trusts or public housing authorities and urban public wealth funds (Lowe et al. 2022; Detter et al 2020; Mazzucato et al. 2022; Mazzucato and Macfarlane 2019). These bodies have been effective vehicles for developing real estate and ensuring the rise in land values that comes from public investment in infrastructure, in particular transport, is captured by the public purse rather than leaking out to a small number of private landowners (Ryan-Collins et al. 2017). In this regard, land value capture policies could also be considered (Korngold 2022; OECD/Lincoln Institute of Land Policy 2022).

Private investors should be chosen on the basis that they can align their investment strategy with the goals and principles underlying the mission. Investments should promote the common good and have a clear human rights impact. This means public, private and non-profit financial investments in the housing field must be in alignment with mission goals, to generate positive, measurable social, economic and ecological outcomes. The public sector should strategically structure incentives and regulations in such a way that crowds in private investment, stimulating funding that might not have happened otherwise (Mazzucato and Semieniuk 2017).

Moreover, a regulatory framework that stops the housing-finance feedback cycle is needed to discourage speculative housing investments and provide financial stability (Ryan-Collins 2019). Examples include restrictions on mortgage credit availability for investment-based real estate purchases, higher taxes on investment housing or tax breaks for investment in retrofitting property. Such policies should help more efficiently allocate the existing housing stock and raise its quality.

## **5.6 Ensure monitoring and accountability**

*Ensure accountability for delivering on the housing mission through human rights legal obligations and transparent, robust and independent monitoring.*

**‘New methods of assessment that depart from static “before and after” cost-benefit analysis, and instead incorporate the notion of public value as collectively created by a range of stakeholders, must be developed and used. Importantly, the dynamic evaluation should aim to promote not only accountability, but also the quality of the interactions of implementing agencies in achieving the common purpose.’**

(Mazzucato 2023, p.12)

**‘States cannot hold themselves up as leaders in human rights while leaving increasing numbers of residents to live and die on their streets, with no means to hold their governments accountable and with no access to effective remedies. The time for excuses, justifications and looking the other way when access to justice is denied for the right to housing has long passed. Rights must have remedies and governments must be held accountable to rights holders.’**

(Farha 2019a, paragraph 70)

Housing is in crisis in large part because governments have not been held accountable to the human rights commitments laid out in 1948 and committed to in treaties and political agreements ever since. Governments often build in reviews of housing policy every three to five years, but rarely create robust monitoring and accountability mechanisms for public assessment and recalibration based on public feedback (Farha 2019a).

This suggests that while the right-to-housing mission requires a rethinking of the role of government, its success will require governments to hold themselves accountable to their human rights obligations and responsibilities and monitor their progress towards the mission goals. Under international human rights law the general obligation duty bearers are under with regards to fully securing the right to adequate housing is one of progressive realization – steadily and constantly working towards the goal, with the aim of achieving this as quickly as possible and without taking any backwards steps. Yet where particularly vulnerable groups, such as people experiencing homelessness, are concerned, international human rights law imposes an immediate obligation to ensure these individuals have at least a basic standard of shelter, complete with the provision of basic services such as water, sanitation and electricity.

Establishing the right to housing in law creates a critical mechanism for accountability, but on its own is not sufficient. A designated, independent monitoring body can assess the ongoing effectiveness of housing strategies, identify failures or shortcomings, recommend necessary changes, and hold governments and other actors accountable – for example, a commission, a housing ombudsperson, a housing advocate or a national or regional human rights institution. Whether an existing body is utilised to this end, or a new body established to specifically monitor and hear claims related to the missions, it should be accessible, and have the necessary competencies to hold the government accountable to its mission objectives and to its obligations pursuant to international human rights law (Farha 2019a).

Meaningful accountability requires engagement of individuals and communities in identifying unmet housing needs, drawing attention to circumstances that have been neglected or ignored, identifying laws, policies or programmes that deny access to secure, affordable and dignified housing, and identifying appropriate remedies or solutions to their housing problems (Farha 2018). Such engagement can increase trust in the government's action and accelerate progress towards mission goals (Mazzucato 2021).

It is essential that all monitoring and accountability mechanisms extend to the private sector, and to relationships between governments and private actors, to ensure they are meeting mission goals.

Monitoring progress on human rights housing missions should include the use of human rights indicators, and progress should be reviewed in relation to agreed goals and timelines, considering all relevant data (UN-Habitat 2003). Most importantly, it should focus on assessing compliance with the desired outcome – secure, affordable, dignified and decarbonised housing for everyone. It should include the collection of qualitative and quantitative data. Monitoring and accountability will require transparency and the right to information to be built into the process (Fox 2007). To this end, the government must gather and make publicly available all relevant data and make any relevant additional materials regarding the mission available to stakeholders to enable them to accurately assess it. Statistical and qualitative information should also be collected on the housing circumstances of groups facing systemic discrimination, on structural barriers to housing and on the outcomes of measures taken to address such barriers. Major trends and emerging challenges should also be identified. Monitoring should extend to all sectors of housing systems, including private business enterprises and real estate markets.

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## 6. Conclusion

As a growing multi-dimensional challenge, the housing crisis has seen efforts by the international community, national and local governments, and the private sector fall short of delivering sustainable and inclusive solutions at the pace needed. The current housing system is fundamentally flawed, with houses treated as financial assets and governments reluctant to interfere with market dynamics. As the world continues its urbanisation process, the housing challenge will only grow. A new approach is urgently needed.

The human rights framework underscores that governments are ultimately accountable for ensuring access to decent and dignified housing for their populations, and establishes internationally accepted standards defining this right – but it falls short in establishing a roadmap to implement it. The mission’s framework provides a blueprint for how governments can achieve this ambitious goal in practice, but lacks the clear accountability and standards embedded in a legal right. Together, these frameworks can motivate ambitious, imaginative and practical action, requiring national, regional and local governments to claim their responsibilities as market-shapers and to work across the whole of government, and across sectors and disciplines, to deliver the right to housing.

Right to housing missions will require governments to reorganise themselves into entrepreneurial states, to align finance with mission goals and to engage in mutualistic partnerships with private sector actors. Critically, accountability and adequate monitoring practices to ensure common good outcomes must underly all aspects of this approach.

Blending the human rights and mission-oriented policy frameworks reframes the housing crisis as a challenge that is both necessary and possible to solve.

This new framework is not intended to set out exhaustive policy prescriptions. Rather, it offers a new understanding of the crisis and a vision of a different way forward.

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## **The Council on Urban Initiatives**

The Council on Urban Initiatives is a research and advocacy platform supporting international, national and local actors to deliver transformative shifts towards a better urban future. The council's work is centred on three interrelated themes: environmental sustainability (the green city), health and well-being (the healthy city) and social justice (the just city). Co-organised by UN-Habitat, UCL Institute for Innovation and Public Purpose (IIPP) and LSE Cities, the council is comprised of mayors, academics and practitioners, and is co-chaired by Ricky Burdett (LSE) and Mariana Mazzucato (UCL IIPP).

## **UN-Habitat**

The UN-Habitat's vision of 'a better quality of life for all in an urbanising world' is bold and ambitious. UN-Habitat works with partners to build inclusive, safe, resilient and sustainable cities and communities. UN-Habitat collaborates with governments, intergovernmental, UN agencies, civil society organisations, foundations, academic institutions and the private sector to achieve enduring results in addressing the challenges of urbanisation.

## **UCL Institute for Innovation and Public Purpose**

UCL Institute for Innovation and Public Purpose (UCL IIPP) aims to develop a new framework for creating, nurturing and evaluating public value in order to achieve economic growth that is more innovation-led, inclusive and sustainable. We intend this framework to inform the debate about the direction of economic growth and the use of mission-oriented policies to confront social and technological problems. Our work will feed into innovation and industrial policy, financial reform, institutional change and sustainable development. IIPP is housed in The Bartlett, a leading global Faculty of the Built Environment at University College London (UCL), with its radical thinking about space, design and sustainability.

## **LSE Cities**

LSE Cities is an international centre that investigates the complexities of the contemporary city. It carries out research, graduate and executive education, outreach and advisory activities in London and abroad. Extending LSE's century-old commitment to the understanding of urban society, LSE Cities investigates how complex urban systems are responding to the pressures of growth, change and globalisation with new infrastructures of design and governance that both complement and threaten social equity and environmental sustainability.