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Pandemic housing policies: mitigation strategies and protection of rights

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ABSTRACT

A housing crisis was already plaguing communities long before the COVID-19 pandemic began, further accelerating the need for effective housing solutions. Building on a critical examination of government housing policy responses to support households keep their homes during the pandemic, this article reviews and documents the housing policies implemented in the context of the health crisis to protect vulnerable populations, in addition to some of the gaps found in those policies. Using data from OECD countries, the article explores the key actions implemented as a springboard to argue that a) governments were only able to swiftly enact those policies because they were temporary measures in response to a time-limited crisis, and b) that those Covid-related pandemic measures fail to address the deep-rooted structural inadequacies of housing systems. While demonstrating the added value and possibilities of such housing solutions, the study further argues that pandemic-oriented housing solutions could provide an opportunity to reconsider housing objectives that some governments deemed impossible or impracticable before the COVID-19 health crisis. The study suggests that countries should champion investments in affordable housing and convert their impetus for short-term coronavirus changes into fairer, more inclusive and longer-term housing protections.

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Housing policy; pandemic; rent control; eviction ban; inequality; mitigation

1. Introduction

The COVID-19 pandemic occurred amid a severe affordable housing crisis in many countries. Recommendations to stay at home were in the global spotlight, as housing became the frontline defense against the coronavirus outbreak. The state of alarm that followed has led to the confinement of populations in their homes, which has highlighted the importance of having an actual home to stay. Concretely, #StayAtHome is easier said than done for a considerable part of the population (Housing Europe, 2020), because how can people practice physical distancing, quarantine and isolation without a home?

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The impacts of the pandemic have deepened preexisting housing inequalities. In Europe and beyond, the COVID-19 pandemic has made the explosion of homelessness in many cities even more evident, the difficulties that many families face in paying their rent or mortgage, the challenges brought by the evictions that lead to the situation of homelessness and the problem of migrants living in inadequate conditions. These are deadly expressions of the impacts of years of housing crisis and homelessness, which would likely get much worse without state intervention during the pandemic.

While the implementation of health restriction measures has not been universal, these actions to keep people at home have multiple consequences that we are just beginning to understand. In addition to the already significant impact of the pandemic on the volatile global economy (European Commission, 2020), the coronavirus has exposed the growing global housing crisis. Several years of top-down neoliberal reforms, especially after the Great Financial Crisis of 2007–2008 with deregulation and policy securitization, have profoundly informed and shaped contemporary housing policies. But while trends in the globalized political economy have followed a financialized path to housing delivery, it is the state that during this pandemic, acts as the frontline advocate in public health and social welfare emergencies aimed at facilitating access to decent and affordable housing, which is not only a constitutional right in some countries but also an important tool to prevent COVID-19 infections. This study focuses on countries which opted to implement or expand housing policy interventions to prevent eviction and reduce the spread of COVID-19.

Differently from the credit crisis of 2007–2008, which nearly exclusively struck homeowners and caused a substantial growth in home foreclosures, the COVID-19 crisis affected renter households and homeowners more widely. In addition to housing-related policy responses to the pandemic, aimed at ensuring people have a home to stay in and helping to limit the spread of COVID-19, housing-related measures are linked to a variety of mitigation measures that exist beyond staying at home. For example, one of the main drivers of many housing-related policies has been the economic impact of the pandemic (e.g., loss of income due to business closures). Countries obviously have different housing regimes and welfare systems, and some consider their welfare networks to be comprehensive enough to protect people during the crisis, so further measures have not been implemented. Other countries, however, have created mechanisms to guarantee basic protections, such as rent controls, mortgage moratoriums and suspension of evictions. These rapid responses were in many cases considered impossible to implement before the pandemic.

The aim of this paper is to review and document the official measures and housing policy responses to promote stability, security and support vulnerable people. This research purpose functions as a springboard for arguing that pandemic housing policies can and should have been transformed into permanent policies to make housing more accessible and safer for all. In particular, the comparative approach of the article takes into account the actions implemented by OECD countries in the housing area to contribute to the current international comparative studies of COVID-19 and housing, through the examination of the pandemic impacts and housing policy responses in OECD countries.

This work was primarily carried out during the fourth quarter of 2020, when the Covid pandemic had been ongoing for nearly 12 months. The rapid-fire pandemic housing policies implicitly acknowledge some of the long term structural deficits of housing systems

(Rogers & Power, 2020), even if implemented on a temporary basis. Pandemic-related housing choices are likely to have important impacts in the future, with new housing models possibilities – but also some unintended consequences. These changes require attention from housing researchers. Therefore, this paper intends to provide some insights into the new housing challenges and opportunities in the post-pandemic context.

The remaining parts of the paper proceed as follows: it first gives a brief overview of the deepening housing inequalities aggravated by the pandemic and deficient government responses to the housing and homeless crisis over the past years. This is presented within the framework of housing rights, in addition to examining the reemerging links between housing and health. It then moves to the pandemic-driven housing policies solutions designed to provide shelter and maintain people in their homes to reduce COVID-19 contagious during the pandemic. This section focuses on the four key emergency housing policies and provisions during the pandemic: emergency accommodation for the homeless, eviction moratorium, rent controls, and mortgage payment break. The paper's discussion section points out that objectively, long-term housing objectives were not necessarily accomplished by the policies discussed and highlights that certain jurisdictions are already returning to business as usual rather than translating into long-term change. The article finishes with a critical discussion on the short-, medium- and long-term consequences of pandemic housing policies and suggestions for further research work.

2. An analytical framework to understand housing inequality, insecurity and the right to housing during a health crisis

Existing housing inequalities were intensified and became more visible by the COVID-19 pandemic. Also visible are the different locally instantiated manifestations of COVID-19 induced housing change (Druta et al., 2020). The recent literature on housing and resilience (Horne et al., 2021; Porter et al., 2018), conceptualizes the COVID-19 pandemic as an external disaster event that elicited specific responses from management. These responses were determined by entrenched incumbent governance and had direct or indirect influence on housing outcomes (Horne et al., 2021).

Adequate housing is an essential human right which is intrinsically linked to social security. Housing as a right might seem straightforward, but in reality, it is not (Pattillo, 2013). While increasingly recognized as a basic constitutional right, in the context of financialisation, housing is no longer seen as a home, but rather, a commodity (Rolnik, 2019). The right to adequate housing has been developed in numerous international human rights instruments, such as the UN Universal Declaration of Human Rights, the Article 11 of the International Covenant on Economic, Social and Cultural Rights that recognized the right to adequate housing into a legally binding international human right, two UN main general comments (1991,1997) by UN's the Committee on Economic, Social and Cultural Rights (CESCR), and reiterated reports by the UN Special Rapporteur on the right to adequate housing. Together, these regulatory safeguards concerning the right to housing have offered standards for States to establish basic legal provisions for adequate housing. Even if few governments appear to have prioritized a fundamental right to housing in their policy decisions, from a human rights perspective, protecting the right to housing during the COVID-19 crisis "should be a key element of response and recovery measures to the pandemic" (Rajagopal, 2021, p. 4).

COVID-19 has exposed even more the contradictions of housing financial models based on profit-maximization, rent extraction and accumulation by dispossession, as years of neoliberalism have left national governments fully exposed and ill-prepared to face a public health crisis on the scale of coronavirus (Harvey, 2020; Santos, 2020). Across the world and especially in big capital cities, the cost of housing is skyrocketing, pushing families out of their homes, and displacing long-term residents from their communities. Even before the coronavirus crisis, low-income housing households were at the risk of becoming homeless due to housing unaffordability and housing inadequacies. Housing unaffordability has been observed in many cities, as rents have increased and large institutional investors acquire single-family homes, convert them to rental housing, and roll out a new asset class based on bundled rent checks (Fields & Uffer, 2016). This affordability crisis manifests itself in spiralling rents in the private rental sector that price out welfare-dependent households, housing shortages, insecure tenancies, and the lack of social housing supply have led to high levels of homelessness. With the number of unemployed people increasing during the pandemic in what is set to be a potentially lasting recession, a greater number of families face unprecedented economic insecurity, as many are unable to pay the rent, mortgages and utility bills and the COVID-19 pandemic is straining families' ability to afford basic needs (Karpman et al., 2020).

As states often hand over to the private sector the responsibility for affordable rental housing, new markets have opened up for housing finance. The impact of globalization on the financial markets has increased competition when it comes to attracting foreign investment, while States seek to both maintain social welfare and support domestic business, a task States usually try to complete by entrepreneurial endeavors (Fields & Uffer, 2016). Government policies of minimal intervention to the price of land and housing construction costs have helped to consolidate the power of private housing developers and international corporations to shape the dynamics of the housing market. In many advanced economies, affordable housing has started again to have a strategic importance, but, as the most states have withdrawn from the direct provision of housing, many governments have opted to transfer public funds to private enterprises; privatize public housing; reduce supply-side subsidies in favor of housing allowances; promote home ownership; and deregulate rents (Aalbers, 2016; Cittadini, 2021; Fields & Uffer, 2016; Kolocek, 2017; Lima, 2023).

Scholars have already observed that public health has long been involved in housing issues (e.g., Krieger & Higgins, 2002) and COVID-19 has brought this connection into clear view (Doran et al., 2020; Reed, 2020; Tsai & Wilson, 2020). Policies such as slum clearance and improving poor housing conditions are not only historically linked to industrialist interest in maintaining a healthy workforce, but later underpinning of government policy targeting urbanization of cities (De Los Santos et al., 2021). Currently, good-quality housing is often presented as key drivers of population health (Bah et al., 2018; Corburn & Sverdlik, 2017). As governments grapple with an unprecedented public health emergency, rough sleeping (i.e., people sleeping on the streets) has been reframed as an urgent public health issue (Fitzpatrick et al., 2020). This was the case because people experiencing homelessness, for example, have a higher level of exposure to COVID-19. Current research finds that people who sleep in shelters or on the streets already have lower life expectancy, suffer from substance abuse and malnutrition (which affects the immune system), and have underlying health conditions that place them at greater risk

should they develop the virus (Lima et al., 2020). Those with one or more of those conditions are at a much higher risk of hospitalization or dying (Tsai & Wilson, 2020).

Remarkably, just after WHO declared the spread of coronavirus had reached the level of a pandemic, home became the locus of prevention, bringing housing policy into sharp focus, as governments scrambled to establish policies to prevent homelessness and prevent families from losing their homes due to rent and mortgage arrears. The politically impossible in some countries political context became possible in a matter of days. Progressive approaches promoting housing policy reform that were considered by conservatives too radical pre-pandemic were rapidly enacted once lockdowns and shelter-in-place measures started. From emergency funds to shelter the homeless in hotels and hostels where they could self-isolate, to rent freezes and suspension of evictions, emergency housing legislation was promptly passed. Eviction moratoria and other housing stabilization measures are a critical component of any comprehensive strategy to control the COVID-19 pandemic (Benfer et al., 2020). These actions show the public sector can provide a much-needed safety net during this pandemic to stem the cost to human life and suffering. Particularly, recent housing interventions indicate that specific bold actions can reform previous housing policy failures and that long-time calls for access to decent and affordable housing and the end of unfair evictions, an essential human right (OHCHR, Office of the United Nations High Commissioner for Human Rights, 2009), can be achieved.

3. Methods and data

Data for policy analysis related to pandemic housing mitigation measures were drawn from a variety of sources, covering the first wave of the COVID-19 pandemic from March to July 2020. This work was mainly undertaken during Q4 2020, when the Covid pandemic had been taking place for nearly 12 months. This includes data from the OECD (Organization for Economic Cooperation and Development) resilience database, a platform on policy responses to the COVID-19 and FEANTSA (European Federation of National Organizations working with the homeless) reports. I have compiled the data that from various national governments provided to the OECD and FEANTSA to present an overview of the key actions implemented to promote housing stability and increase compliance with health restrictions during the pandemic. In particular, the study focuses only on OECD member countries, due to the availability of more detailed data on the first wave of the pandemic, in addition to the fact that this type of data is often used to inform policy decisions in member countries. I extracted data from the OECD database of coronavirus policy responses, as well as the FEANTSA report on European housing exclusion. Both databases cover the period analyzed in this study and the information systematically was collected from these sources. This data is useful for comparing housing-related policy measures that were enacted in response to the COVID-19 pandemic and are well suited to proposed aims of the study.

Considering the wide variation between States, and also within States, the relevant policy actions were selected based on the United Nations (UN) COVID-19 Guidance Notes, published at the beginning of the pandemic by UN Special Rapporteur Leilani Farha. These guidance notes consist of a set of principles and advice on how to protect people's right to adequate housing during the pandemic.

The notes focus on key elements and specific measures: protecting homeless people, banning evictions, protecting tenants and mortgage payers, and protecting housing from financialization (Farha, 2020a; Rajagopal, 2021). In general, the notes were particularly useful to decide which policies were responding to the pandemic while protecting people's right to adequate housing, and therefore used as a benchmark.

Through a comparative analysis of selected countries, I found evidence that countries have implemented measures that do not clearly fit the UN guidance Notes in all recommended areas. For example, recommendations to protect housing from financialization are linked to measures to protect tenants and landlords in practice, such as mortgage relief and rent freezes. For this reason, the results section does not correspond exactly to the same categories suggested in the guidance notes.

The analysis of the collected data allows me to argue that COVID-19 pandemic provided an opportunity to achieve fair and equitable housing policies goals that governments deemed impossible or impracticable before the pandemic, while also examining the gaps in the measures implemented. It is important to note this article does not intend to provide an exhaustive overview of all policies implemented in the countries analyzed across all waves of the pandemic. Most policies were temporary, lifted, and reimplemented when States determined that it was necessary. It is also important to highlight that, as federalized states, Germany and the United States have, in addition to the federal social policy frameworks, housing policies that are more localized at the state or municipal level. In most cases, pandemic housing measures were implemented at the local level, so for the purposes of generalization, this article refers to federalized countries in more general terms, discriminating cities and/or states as needed, such as can be seen in [Table 1](#).

4. Review of evidence: pandemic-driven housing policies solutions

During the pandemic, countries provided important protections and policy measures to prevent housing displacement and evictions as a key component of public health strategies to contain the spread of COVID-19. An overview of OECD country members' data showed that most countries implemented policies to guarantee people remained in their homes or had access to shelter to some extent. The majority of those were employed for the duration of pandemic lockdowns or "state of emergency", as defined by States' legislation, with a clear end date. In general, these measures can be divided into four main groups: measures to protect the homeless, measures to support renters to stay in their homes, measures to help homeowners to maintain their homes and measures to protect migrants and asylum seekers. These were temporary policies and often targeted households affected by job loss or reduced income for the duration of public health restrictions measures. I briefly describe and examine each one of those policies while offering illustrative examples from specific countries and cities. [Table 1](#) at the end of this section presents a summary of the pandemic housing policies per measure, country and targeting group, as of July 2020.

Table 1. Policies by target group and countries.

Target group	Policy measure	Implementing countries
Tenants	Eviction Moratoria	Australia, Austria, <u>Belgium</u> , <u>Canada</u> , France, Germany, Hungary, Ireland, Israel, Luxembourg, Netherlands, New Zealand, Portugal, Spain, United Kingdom, <u>United States</u>
	Extension on rental contract	Austria, <u>Belgium</u> , Germany, Netherlands, Portugal, Spain
	Expansion of housing allowance criteria	Ireland, Japan, Luxembourg, <u>Portugal</u>
	Rent payment subsidies	Austria, Germany, Ireland, Japan, Luxembourg, Mexico, <u>Portugal</u> , <u>Spain</u>
	Deferring rent payment	Germany, Spain, Portugal
	Rent freeze	Ireland, new Zealand, <u>Spain</u>
Homeowners	Rent reduction	Greece, <u>Portugal</u> , Spain
	Forbearance of mortgage payments	Australia, Austria, Belgium, Colombia, Czech, Germany, Greece, Ireland, Israel, Italy, Lithuania, Luxembourg, <u>Mexico</u> , Poland, Portugal, Slovak, Spain, UK, <u>US</u>
	Suspension of foreclosures	Israel, Netherlands, UK, <u>US</u>
	Refinance of mortgage debt	Colombia
Homeless	Funding for banking sector	Canada, Israel, Norway, Turkey
	Provision of emergency shelter	<u>Austria</u> , Canada, France, <u>Ireland</u> , New Zealand, Spain, <u>US</u> , <u>UK</u>
	Provision of hotels rooms	France, Ireland, UK, <u>US</u> , <u>Germany</u> , Canada
Migrants and Asylum Seekers	Regularisation of undocumented migrants	Portugal, Italy
	Remain in shelter	France
	Resident permit extension for documented migrants	France, Slovenia, Estonia, Italy, Ireland, Poland, and Portugal

Key: Underlined countries refer to measures applicable only in some local jurisdictions.

4.1 Protecting the people experiencing homelessness

The provision of emergency accommodation

People experiencing homelessness, living on the streets or in temporary shelters have borne the brunt of the pandemic (FEANTSA, 2020). Homeless shelters are often under the responsibility of local authorities and strong and coordinated interventions to shelter the homeless were needed to source accommodation by local and central governments (Tosics, 2020). In most cases, local governments have increased funding for shelters, rapidly creating and expanding emergency shelters and repurposing private buildings to accommodate the homeless. Alberta (Canada) turned convention centers into overflow homeless shelters. Some other governments have increased funding from homeless services, such as the New Zealand central administration, which released a NZ\$100 million (about US\$73 million) package to provide temporary shelter to the homeless. Despite these specific steps to shelter the homeless during the lockdown, the risk of contracting COVID-19 in homeless shelters can be high due to close human contact, and numerous outbreaks in shelters have been recorded (Layser et al., 2020; Sheen et al., 2020).

The acquisition and repurpose of hotels have been a novel solution found in some countries to remove rough sleepers from the streets and to serve as an overflow for crowded homeless shelters. In addition, stricter control measures in repurposed shelters, which included placing people experiencing homeless in hotel rooms and apartments in the private rental sector, led to a low rate of contagious among the homeless population, as it was the case of Ireland and the UK (Fitzpatrick et al., 2020). In Dublin, Lisbon and Berlin, for example, local authorities have reached an agreement with local hostels and hotels to accommodate rough sleepers. Hotel rooms have been nearly empty of tourists

because of coronavirus restrictions. Some of these arrangements provided shelter and support, such in the case of Calgary, who have sped up the process of moving people in homeless situations into permanent housing via the rapid expansion of the Housing First program (CHF, Calgary Homeless Foundation, 2020).

4.1 Protecting renters

Eviction moratoria

The risk of eviction increased and worsened during the pandemic, especially among vulnerable populations, such as low-income groups, people of color and immigrants (FEANTSA, 2020; Hussaini, 2021; Lima, 2023). As argued by Benfer et al. (2020, p. 3), without protections, evictions were likely to escalate COVID-19 infection rates because it results in overcrowded living environments, limited access to healthcare, and decreased ability to comply with pandemic mitigation strategies (for example, social distancing, self-quarantine, and hygiene practices). Recent research has shown that eviction bans led to lower infection rates (Sheen et al., 2020). The temporary suspension of eviction notices was a critical measure to help families to maintain their homes during the pandemic and reduce the immediate risk of contagious diseases, especially because some evictions may lead to family homelessness (Lima, 2020; Nowick et al., 2019). Evictions during the pandemic are not only inconsistent with the “stay home” policies, but forced evictions are a violation of international human rights law, including the right to housing (UN-CESCR, 1997).

In an attempt to mitigate housing uncertainty during the pandemic, governments placed moratoriums on evictions on an emergency basis, including eviction bans in the private rental, social housing and bank mortgage sectors. Several cities in the US, such as San Francisco and Baltimore, have banned evictions from moving forward. Spain, Portugal, Hungary, Belgium, France and Australia implemented similar measures. However, most of the new legislation passed to halt evictions only applied to new evictions and were temporary in nature. Many housing advocates are concerned about a wave of evictions after the eviction ban legislation expires (FEANTSA, 2020). Scotland, for example, has applied a temporary moratorium on evictions, but it does not cover people already facing eviction in court proceedings. Moreover, data from the Eviction Lab (2020) show that at least in the U.S, eviction procedures were reduced and when the moratoria were not in place, eviction rates returned to previous levels and even increased in some jurisdictions.

Rent controls

Tenants in the private sector face many insecurities, such as uncertainty about their capacity to pay the rent and weak tenancy laws. Even when experiencing job loss and income reduction, tenants are still expected to pay rent – but income decline as a result of COVID-19 may impede them to do so. The prohibition of increases in rental costs – including price adjustments and increased protection from having their tenancies terminated can at least temporarily prevent evictions that may lead to homelessness (Layser et al., 2020). In that light, many countries applied measures to control rents, including, but not limited to rent freeze, automatic contract extension, flexibilization of rental benefits, rent payment delay and temporary suspension of social housing payments. For instance,

Germany,¹ Austria and Portugal introduced a delayed rent payment to tenants affected by COVID-19. Lisbon temporarily suspended social housing payments until June 2020, after which households have 18 months to pay back the rent without penalties. Also, in the Portuguese case, households who have suffered from a loss in income of more than 20% and do not benefit from the right to defer their rent payments may be granted an interest free-loan to honor their rent obligations. Vulnerable tenants were offered a rent reduction in Greece, Mexico and Israel for the period of more severe lockdown. Moreover, Ireland, Luxemburg and Japan expansion of eligibility criteria for the housing allowance schemes facilitated more people to have access to housing benefits.

Rental market regulations were also adjusted, at least temporarily in some countries. For instance, emergency legislation in The Netherlands has implemented an immediate rent freeze for three months, with the possibility of extension for six months. Ireland implemented similar legislation, but tenants have been encouraged to negotiate rent payment delays directly to landlords. In New Zealand and Poland, rents were frozen and termination of tenant's lease agreements for six months during the pandemic was prohibited. Even if temporary, rent freezes and eviction bans are a step in the right direction toward homeless prevention. Housing campaigners have been calling for full universal cancellation of all rent that is accrued during the health crisis, and tenant groups encouraged millions of renters to withhold rent payment in the #CancelRent campaign. Rent strikes have been observed in the US (Chicago, Oakland, New York, Austin) and in Spain, where more than 16,000 people have joined the rental strike called since April 2020.

4.2 Protecting homeowners

Mortgage repayments break

Homeowners are experiencing unprecedented levels of hardship during the crisis, and many are unable to make mortgage repayments. The increased job insecurity and the risk of increased household debt elevate the risks of eviction, receivership and mortgage foreclosures. Some States have adopted policies with respect to mortgage payments to alleviate the burden of those affected by the negative economic impacts of coronavirus. In most cases, it includes the suspension or partial payment of the monthly installments of the loans with "debt holidays" and lower interests' rates for small businesses and households. Changes to mortgage payments through short-term deferrals took place in Mexico, Colombia, Lithuania, Italy, Germany, UK, Slovakia and in several other countries. In most of these, it was the banks who decided to implement mortgage moratoriums under advice of national central banks. Interest continued to accrue and was added to the principal loan to be paid back post-pandemic, which means simply a deferral of debt owed (Farha, 2020b). Only in Italy, the state was covering 50% of the interest due during the moratorium period.

4.3 Protecting the people experiencing homelessness

The provision of emergency accommodation

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responsibility of local authorities and strong and coordinated interventions to shelter the homeless were needed to source accommodation by local and central governments (Tosics, 2020). In most cases, local governments have increased funding for shelters, rapidly creating and expanding emergency shelters and repurposing private buildings to accommodate the homeless. Alberta (Canada) turned convention centers into overflowing homeless shelters. Some other governments have increased funding from homeless services, such as the New Zealand central administration, which released a NZ\$100 million (about US\$73 million) package to provide temporary shelter to the homeless. Despite these specific steps to shelter the homeless during the lockdown, the risk of contracting COVID-19 in homeless shelters can be high due to close human contact, and numerous outbreaks in shelters have been recorded (Layser et al., 2020; Sheen et al., 2020).

The acquisition and repurpose of hotels have been a novel solution found in some countries to remove rough sleepers from the streets and to serve as an overflow for crowded homeless shelters. In addition, stricter control measures in repurposed shelters, which included placing people experiencing homelessness in hotel rooms and apartments in the private rental sector, led to a low rate of contagion among the homeless population, as it was the case of Ireland and the UK (Fitzpatrick et al., 2020). In Dublin, Lisbon and Berlin, for example, local authorities have reached an agreement with local hostels and hotels to accommodate rough sleepers. Hotel rooms have been nearly empty of tourists because of coronavirus restrictions. Some of these arrangements provided shelter and support, such in the case of Calgary, who have sped up the process of moving people in homeless situations into permanent housing via the rapid expansion of the Housing First program (CHF, Calgary Homeless Foundation, 2020).

5. Policy implications

The disruption caused by the COVID-19 pandemic has made it difficult for numerous households to keep their homes and access safe shelter. Governments have reacted to these issues with temporary measures to support people to stay or remain in their homes. The temporary mitigation measures presented in this study suggest pandemic-driven housing policy were critical components of government strategies to control the spread of coronavirus. However, particularly from a human rights perspective, those measures fail to address the deep-rooted structural inadequacies of housing systems, and also because the human right to adequate housing is not temporary – housing is a constant and essential human need.

Housing pandemic measures substantiated long-time housing advocates' claims that national laws and policies can be changed to better protect the right to housing. In fact, some of those changes were demanded by housing activists, which have pushed for the right to housing to all as a basic human right and a public health requirement (Mendes, 2020; Vilenica et al., 2020). But essentially, the findings suggest that while many hoped that the pandemic was going to trigger change in terms of housing policy progression, evidence seems to suggest it did not go far. The chief reason that governments were able to swiftly enact these policies is for they were temporary measures in response to a time-limited, disaster-oriented crisis. Rather than structural changes that majorly shift the status quo, the solutions implemented did not achieve long-term housing objectives (more likely, problems were simply deferred), as certain jurisdictions are already returning

to business as usual (e.g., spike of evictions and rent inflation) rather than translating into long-term change. The temporary nature of such pandemic policy responses both explain the implementation of swift housing measures on the one hand, but on the other hand it is troubling public-led solutions to housing inequality are likely to be discontinued after the pandemic is over.

The findings that, even if temporary, pandemic measures showed that governments are capable to implement swift and decisive action, including timely introduction of legislation, are also sustained by other research. Policy solutions like eviction moratoria, rent freezes, funding for the banking sector, and support of emergency shelters were not invented in response to the COVID-19 pandemic; they have long existed as short-term, emergency policy solutions, but during the crisis, they were implemented on a significant and fast scale. Of all the policies described in this paper, perhaps the only truly novel policy is the large-scale acquisition of hotel properties by governments for conversion into supportive housing for people experiencing homelessness. The continuation of such policies would represent a silver lining from the pandemic, showing there are multiple ways to rethink the relationship between state institutions, society and markets, including the focus on a care economy and human rights approaches (Murphy, 2021).

The research results are significant in at least two major respects. First, in the examples above from different countries and cities, it is evident that government responses to the pandemic were still aligned with the financialised housing approach (Aalbers, 2016; Cittadini, 2021; Fields & Uffer, 2016; Kolocek, 2017; Lima et al., 2020). Second, even, if temporarily, states incorporate to a certain level the right to housing and particularly considered the impact on precarious housing to vulnerable groups during the health crisis. If made continuous, this could have sets precedence for a policy path that can expand housing rights in the post-Covid context. Those experiences show that it is possible to both keep people safe during COVID-19 and prevent homelessness. Those policies have been rushed through in a few weeks, implementing long-term housing solutions to protect vulnerable people is necessary and will continue to be necessary in the post-pandemic scenario.

Policy efforts to relieve the stressful situations many households find themselves due to job loss and income reduction have by and large been short term and not designed to resolve longstanding housing issues. Temporary homeless shelters may have worked for the period of the pandemic lockdown, but they do not substitute permanent homes to those who need it. While the creation and investments on new shelters was certainly welcomed to reduce infection rates, conditions in those shelters were far from ideal. For example, some countries sheltered homeless on open air parking lots with social distancing markers (e.g., Las Vegas). An additional risk factor is the criminalization of homelessness, resulting in some homeless people spending time in jails or being charged fines for occupying public places, as seen in France and Italy (Bacchi & Chandran, 2020). In providing only the bare minimum as response to the crisis, the selective nature of measures suggests actions to mitigate housing instability fail to offer housing stability in the short term.

In light of the undisputed connection between eviction and health outcomes, bans on eviction, rent forbearance agreements and other supports are vital components of pandemic control strategies to mitigate COVID-19 spread and death (Benfer et al., 2020). With the importance of having a home now magnified (Doran et al., 2020; Reed, 2020; Tsai & Wilson, 2020), it was appropriate that evictions and home repossession risks were removed from

households during the restrictive public health phases of the crisis. However, in some cases, policies that allowed default on rental payments meant in practice the postponement of debt, as rent arrears accrued. This delay is likely to heighten eviction risks in the future if other supportive measures are not placed on time to avoid mass evictions. The temporary halt on evictions are often not followed by options to repay rent arrears in installments and the renegotiation of debt. In several cases, tenants are left to deal directly with their landlords. For those in rent leases with faceless corporation landlords, debt renegotiation can be even harder. Moreover, even during mandatory suspension of eviction orders, there were reports of landlords serving eviction notices during the pandemic (Power, *n.d.*).

In relation to mortgages, some lenders agreed on postponement of mortgage repayments temporarily (with interest capitalization) but there was not a fundamental restructuring of debts renegotiation based on post-pandemic income levels – the only exception found at the time of the writing was Colombia, where households were permitted to refinance their mortgages debt with banks for a two-month period (OECD, Organisation for Economic Co-operation and Development, 2020a). Similar to the potential wave of evictions once landlords start to demand payment from tenants in rent arrears, homeowners with mortgage might face foreclosures. The implementation of foreclosure prevention programs or foreclosure relief policies would support homeowners in mortgage arrears and prevent them from losing their homes in the near future.

While lenders have agreed upon deferral of mortgages, some of them have received generous budget packages to continue lending to consumers and business. An example of that is Canada Mortgage and Housing Corporation (CMHC), which introduced a new Insured Mortgage Purchase Program, where the government purchased up to CAD 50 billions of insured mortgage pools to provide stable funding to stabilize banks and the mortgage market. As many people accumulated debts, it seems banks obtained the best deals from COVID-19 bailouts. In many ways, these financial measures both replicate and expand on the rescue bank packages offered in the 2007–2008 crisis, as governments face similar choices regarding financial solutions to the economic impacts of the pandemic.

One of the issues that emerged from these findings refers to countries who did not implement measures to safeguard people's right to housing during the pandemic. A strong evidence of that is the very few measures implemented to protect migrants and asylum seekers. Possible explanations for the lack of specific housing measures might be that policy-makers understood the social safety nets were sufficient to cover citizens' needs during the crisis, such as in the case of Iceland and Denmark, which already have low levels of homeless. A brief examination of national data in Iceland (Reykjavík), showed that only indirect measures in relation to housing during the pandemic were implemented, involving tax reliefs private to developers in an attempt to accelerate housing construction (Magnúsar, 2020). Another explanation is that local and national governments were not able to agree on a housing pandemic intervention model or were simply too slow in approving emergency housing legislation, such as in the case of Chile. A motion was presented to the Chilean Chambers of Deputies in May 2020 to prohibit the increase in rents and extend the validity of housing lease contracts, but the bill did not advance further.

Nevertheless, the application lessons from these results are not entirely discouraging. Some of the rapid housing policies presented here were implemented on time and acted as a buffer to prevent households from losing their homes, but they do not address the deep-rooted structural insufficiencies of housing systems.

The more progressive approaches implanted to housing policy suggests that affordable housing is key to guarantee people have access to safe and stable housing during and after a health crisis. An increased public investment in social and affordable housing is needed to guarantee the right to housing in the post-pandemic scenario. States must champion investments in affordable housing and convert their impetus for short-term coronavirus temporary protections into long-term, inclusive and fairer housing reforms. Providing permanent housing and support for people facing homelessness is not only possible and necessary, it is urgent. There is an opportunity for governments to implement long-term, inclusive housing solutions and protect vulnerable populations. A human rights approach to housing would help sustain the focus on housing policy change in the post-pandemic future.

6. Conclusion

This research underscored some of the key pandemic housing policies amid COVID-19. It identified measures that supported households not to lose their homes and highlighted the potential of progressive measures to protect the most vulnerable. Findings suggest that, in general, government measures offered relief but in the long term these protections may no longer work as state intervention backtrack, and the for-profit housing market once again determines the path housing systems take.

The paper's fundamental proposition is that housing and homelessness policy could be "build back better,"² that policies can move effectively toward effective, long-term housing solutions. Not only could the risks for COVID-19 be reduced but also the risks of negative health outcomes relating to the lack of housing. In the words of the 2020–2026 UN Special Rapporteur on the right to adequate housing, "What is needed now is the political will to turn temporary measures into more permanent solutions that ensure the protection and realization of the right to adequate housing for all" (Rajagopal, 2021)

This study lays the groundwork for future housing research into the challenges created by pandemics. Over time, as we have more data on the impact of pandemic housing policies – the pandemic has not ended yet at the time of the writing – housing researchers may consider future research directions that look into the impact of the pandemic on housing systems, including on issues of minimum housing quality standards, determining the impact of implemented measures to protect people during the health crises and the consequences of energy crisis on more vulnerable households.

Notes

1. Please refer to considerations about Germany, The U.S and other countries with federal structures in the methodology section.
2. Build back better here is used in a similar sense embodied in the UN Sendai Framework, which involves measures to address the essential needs of communities after disasters (UNDRR, United Nations Office for Disaster Risk Reduction, 2015).

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