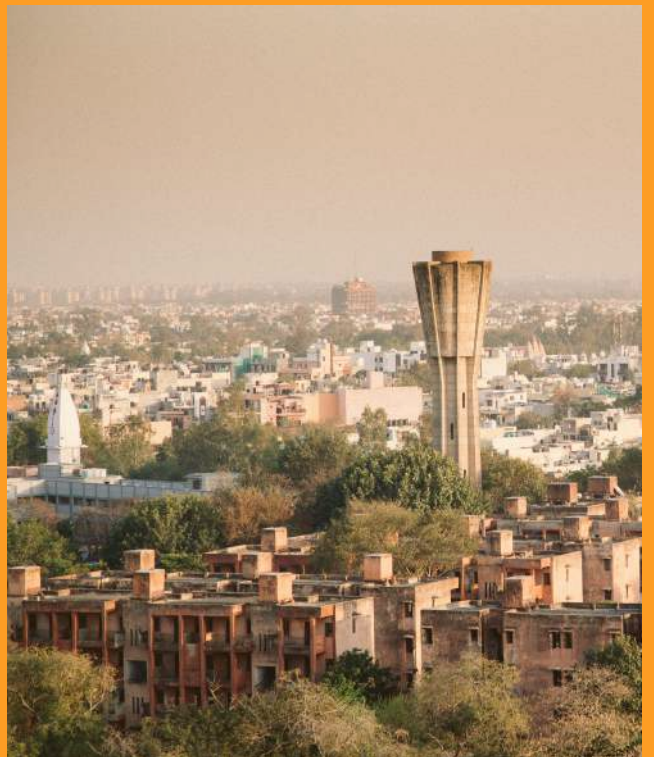UN-HABITAT

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The Youth Housing Crisis

Barriers Youth Face in Accessing Housing in Urban Centers

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The Youth Housing Crisis: Barriers Youth Face in Accessing Housing in Urban Centers

Disclaimer

Acknowledgments

This report has been prepared by students from the University of British Columbia.

CONTRIBUTORS

We are a group of Public Policy and Global Affairs Masters' (MPPGA) students at the University of British Columbia (UBC). Our interests include housing policies, sustainable development and issues that affect youth globally. Our diverse backgrounds span business to economics and the social sciences, equipping us to delve into the problem of the youth housing crisis with different lenses.

Samira Hosseina

Samira has called Vancouver home since immigrating to Canada from Iran at the age of nine. Her passion for helping others was kindled at a very young age. For over 15 years, Samira has continuously strived towards increasing her work experience and academic knowledge of the many ways she can contribute to society and the natural environment in a positive way. Samira has helped many clients meet their financial goals while working in the financial sector for over seven years and therefore understands the economic challenges many people face. Her professional aspiration is to work in policy areas concerning urban planning and poverty reduction. Samira values critical thinking and the ability of leveraging empathy and compassion to find progressive solutions that bring forth positive outcomes.

Dariel Filwood

Dariel is passionate about making a difference in the world through education, humanitarianism, human rights, and motivation. For the past nine years, she has been a private English tutor in North Vancouver, Canada, working predominantly with newcomers from South Korea, the majority of which are youth. Coming from a low-income housing background, Dariel has a personal connection to the topic of youth housing and finding sustainable solutions to community housing issues. She hopes to work for the United Nations and use policy to strengthen rights and equality; as well as alliances between all genders, races, and income levels. She is currently the volunteer Communications Coordinator for the UN Canada, Vancouver Branch.

CONTRIBUTORS

Annie Law

Growing up in Hong Kong, one of the most unaffordable cities in the world, Annie developed a keen interest in housing at a young age. She is particularly concerned about the issue of homelessness and how affordability impacts the life choices of youth. As a news reporter in Vancouver, Annie has seen the impact of the housing crisis on underserved groups by working on stories on homelessness and youth aging out of care. In this project, she focused on research in Sub-Saharan Africa and North America, as well as existing practices and programs, with hopes to call for awareness and action on this pressing issue.

Jamal Khamis

Jamal tries to find unique solutions to onerous problems that require wearing 'multiple hats' in every position he occupies. Drawing on his current expertise, he has had the opportunity to improve local community relationships, build better local infrastructure, and learn about transforming green waste into resources Throughout Jamal's academic and professional careers he seeks to always extend a helping hand to all those who need it. Jamal currently works with Infrastructure Canada's Green and Inclusive Buildings Unit which provides municipalities, non-for profits, and Indigenous communities and organizations with direct funding for community buildings.

Priya Rai

Growing up as first-generation Canadian, Priya has seen the struggles her family who immigrated from India, went through when trying to become homeowners. It is because of these experiences she is passionate about finding policy solutions for affordable and adequate housing. Additionally, she has volunteered with the YMCA Immigration Services branch which helped young newcomers and refugees learn about finances, loans and homeownership. Through this opportunity, Priya was exposed to people's life experiences and how buying a home in Vancouver or even renting was unattainable for newcomers. In this project, Priya focused on researching barriers to housing in the global south in hopes to collect data that would help inform decision-makers create inclusive policies for youth.

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ACRONYMS & ABBREVIATIONS

UN	United Nations
UN-Habitat	United Nations Human Settlements Program
SDGs	Sustainable Development Goals
EU	European Union
HFP	Housing First Principal
NEET	Not in Education, Employment, or Training
BIPOC	Black, Indigenous and People of Color
UK	United Kingdom
HFY	Housing for Youth
NGOs	Non-Governmental Organizations
OECD	Organization for Economic Co-Operation and Development

KEY TERMS

Discrimination: Any distinction, exclusion, restriction, unfair treatment or preference based on gender, sexual orientation, socioeconomic status, ability, religion, race, color, descent, or national or ethnic origin which has the purpose or effect of nullifying or impairing the recognition, enjoyment or exercise, on an equal footing, of human rights and fundamental freedoms in the political, economic, social, cultural or any other field of public life (United Nations Audiovisual Library of International Law, 2021)

Homelessness/Homeless: UN-Habitat defines homelessness within the context of the nation as countries have a different term for the word 'homeless'. Definitions of homeless do not do justice to the complexity that is accompanied by the term and no one situation of homelessness is the same as the next. Drawing upon the definition from the United States and UN-Habitat, homelessness is defined by:

- Acute forms of material deprivations causing an inability to enjoy accommodations, that can range from rough sleeping to living inadequate, and insufficient housing and may include:
- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelter, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings.

Additionally, it can include "people who are at imminent risk of losing their housing, because they are being evicted from private dwelling units or are being discharged from institutions and have nowhere else to go, are usually considered to be homeless" (UN-Habitat, 2000).

KEY TERMS

Home: Homes are a place where someone(s) lives and may have an emotional connection to the space.

Housing: The physical structure in which one could reside that is adequate in nature (see definition of adequate housing).

Independent Living: Individuals having the power and resources to decide and sustain their way of living. Independent living has a different meaning for each youth. For some, independent living means feeling confident enough to pursue a dream career and own an apartment, for others, it means being able to live away from their parents (Journey Home Young Adult, n.d.).

Intersectionality: Acknowledges that all people have their own unique interactions with everyday life around oppression, and discrimination that stems from their race, gender, sexual orientation, income, class, religion, physical ability, ethnicity, culture, age, among others.

LGBTQ+: Lesbian, gay, bisexual, transgender, queer, and two-spirited. The plus-sign signifies the existence of other sexual and gender identities.

Overcrowded Housing: UN-Habitat defines overcrowding as more than two people per room, excluding bathrooms but including kitchens and living rooms (Nkosi, Haman, Naicker and Mathee, 2019).

KEY TERMS

Safe Housing: Safe housing does not endanger the inhabitant's health, safety, wellbeing, and is free of discrimination and oppression. Safe housing requirements: (UN-OHCHR, n.d)
- access to water;
- access to proper sanitation;
- is built on secure ground;
- is free of violence;
- follows all rules, codes, and regulations;
- is not at risk of structural failure.

Slum/Informal Settlement: While slum may be more heterogeneous than is often assumed, it is where a group of individuals living under the same roof in an urban area with one or more of the following conditions: no protection against extreme weather; more than three people to a room; no access to safe water at an affordable price; no access adequate sanitation; and no security of tenure (UN-Habitat, 2006).

Transition to Adulthood: The stage of life between childhood and adulthood, characterized by such dynamics as finishing education, shifting to independent living, and/or gaining long-term employment. Youth go through diverse transitions, such as reproductive, educational, school-to-work transitions (Chacaltana, Elder and Lee, 2019), and forming a family (Molgat, 2007).

Youth: For the purpose of this report, youth is defined as any person aged 18-29, to account for the multitude of different connections to being a youth across the world. The United Nations, for statistical purposes, defines youth as individuals between the ages of 15 and 24, without prejudice to other definitions by Member States (United Nations, n.d.).

EXECUTIVE SUMMARY

Urban centers around the globe are grappling with an escalating youth housing crisis; however, policies have overlooked the diverse barriers youth 18-29 face in accessing adequate, safe, and affordable housing. Youth's housing needs and experiences need to be a top priority to ensure no youth are left behind.

This report applies a global landscape approach to address the information gap that currently exists in research on youth housing and urban planning policy. The research is positioned to provide stakeholders, from governments to international organizations and the private sector, with a clearer understanding of the unique challenges confronting youth in the global housing landscape. To assist in clarifying this definitional landscape, the report defines key terms related to the main issues pertaining to youth housing.

The selected cities across South America, North America, Asia, Sub-Saharan Africa, and Europe offer a panorama of contexts which face some of the most pressing youth housing issues. The report draws on multidisciplinary literature and interviews with housing researchers from diverse backgrounds. From the data collected, the research identifies emerging challenges and categorizes them into four interrelated barriers that hinder youth from accessing housing, including financial, institutional, operational, and life experience barriers.

EXECUTIVE SUMMARY

Across urban cities, the report maps out promising options for addressing each of the four barriers that will ease youth's access to housing:

- Financial: Offering accessible loans and credits to access the housing market; providing monetary support for youth in challenging circumstances
- Institutional: Delivering adequate, safe, and affordable housing solutions tailored to youth with sound governance
- Operational: Enhancing coordination and efficiency in program service delivery with systems in place
- Life Experience: Empowering youth by providing access to emergency housing, homeownership supports, and social support services

In addition, the report identifies specific milestones in a youth's transition to adulthood and evaluates key points of intervention that could have a meaningful impact on their access to housing:

- Awareness and Financial Literacy: Awareness, and financial needs of housing
- Career Supports: Leveraging skills to attain a career to support the cost of housing
- Home Ownership Supports: To understand the pathways to purchasing a house
- Homeless Supports: Support youth facing precarious living situations
- Emergency Shelters: Provide shelter to the most vulnerable youth
- Social Support Services: Aid youth in achieving housing and life goals

The Youth Housing Crisis report is positioned to assist stakeholders, ranging from governments to international organizations and the private sector, with a holistic understanding of the unique challenges confronting youth in the global housing landscape, and help contribute to the achievement of SDG Target 11.1 and the New Urban Agenda. The report's findings draw attention to the global youth housing crisis, and provide multiple avenues for UN-Habitat to pursue further research.

INTRODUCTION

Urbanization is one of the most significant global trends of the 21st century, housing in urban centers has bubbled into a global crisis fueled by inefficient policies and a chronic lack of access to housing. The creation of positive impact and outcomes for youth currently being left behind in cities, is a focus of *The Strategic Plan 2020-2023* (UN-Habitat, 2019a). As the *New Urban Agenda* sets out, the development of integrated, age and gender-responsive housing policies that support the progressive realization of the right to adequate housing for all, including youth, is a shared vision for improving sustainable urban development (UN-Habitat, 2016). Youth's experiences, privileges, and disadvantages will shape their trajectory to access adequate, safe, and affordable housing. Considering the rapid development of cities, urban planning policies around the world have overlooked the diverse barriers youth 18-29 face in accessing adequate, safe, and affordable housing.

Additionally, a lack of data pertaining to the youth housing crisis remains a critical challenge. By filling knowledge gaps, a greater global and holistic understanding of the issues surrounding youth housing in urban centers may be developed.

To fill the knowledge gap of youth housing challenges in urban cities across the globe, this report is informed by a review of the youth housing issues and practices across selected regions. The report identifies 20 prominent themes and provides four key barriers youth face when accessing housing. These barriers include:

1. Financial Barriers: the overall macroeconomic landscape that causes wealth disparities, or restricted access to financial resources.
2. Institutional Barriers: limited regulations on housing resulting in inadequate homes, undersupply and insufficient protection for tenants.
3. Operational Barriers: limit the available pathways youth may have to housing, and create systematic delays in accessing services.
4. Life Experience Barriers: housing constraints related to youth's identities, knowledge gaps, backgrounds, age, or other discriminatory factors.

INTRODUCTION

Each barrier contributes to the youth housing struggles globally, and no single solution can solve the issues youth face. In addition to promising practices, this report will also discuss potential intervention points in a youth's transition to adulthood that can better position them to access housing. These intervention points include:

1. Awareness and Financial Literacy: Awareness, and financial needs of housing
2. Career Supports: Leveraging skills to attain a career to support the cost of housing
3. Home Ownership Supports: To understand the pathways to purchasing a house
4. Homeless Supports: Support youth facing precarious living situations
5. Emergency Shelters: Provide shelter to the most vulnerable youth
6. Social Support Services: Aid youth in achieving housing and life goals

During the ongoing COVID-19 pandemic, youth living in difficult living conditions face exacerbated challenges. In times when home becomes extra critical, no time is better than now to acknowledge the indispensability of safe and secure housing.

RESEARCH APPROACH

The report focuses on various urban cities across North America, South America, Sub-Saharan Africa, South East Asia and Europe, see figure 1 below. Additionally, various contextual barriers have been considered across each region, including historical factors, sociopolitical circumstances, economic conditions, labor markets, and available funding for youth housing. These diverse factors culminate into a focused scope which examines external and internal factors influencing global youth's ability to access adequate, safe, and affordable housing. Selected regions have been studied in order to gain a better understanding of the current housing policies and programs available. These regional focuses were selected based on the prominence of youth housing policies currently available there, as well as the diversity of data which could be obtained across them to supplement the report.

Figure 1 - Most prevalent city-specific housing issues youth face in accessing adequate, safe, and affordable housing:

Stockholm
Highly urbanized with limited tenant rights

Slovakia
Housing is not yet a human right

Seoul
High competition for youth in all areas

Mumbai
Congestion leading to rapid development of informal settlements

Bogota
Institutional deficits leading to housing inequality

Vancouver
Most unaffordable city in North America

Lagos
Space constraints causing housing delivery issues

Nairobi
Fast growing youth population and informal housing challenges

Kuala Lampur
Ageism is leading to unfair treatment of youth

Regional Case-Studies

São Paulo
Highly dense and large number of informal housing

RESEARCH APPROACH

Various observations regarding youth and the unique challenges they face in finding housing have been formed throughout the report based on extensive literature review and evidence across a range of scholarly documentation. These challenges include: income and wealth constraints, transaction costs which vary with socio-economic background, intergenerational challenges, and discrimination based on personal identity. These challenges can be reduced to a fundamental issue of lack of affordability in youth housing and lack of research and data into the problem. Throughout the three-month research process for this report, in-depth interviews have been utilized to gather diverse perspectives to fill in this knowledge gap to begin to understand the pertinent nuances for underserved groups, seeking to incorporate diverse views where possible.

THEMATIC ANALYSIS: KEY CHALLENGES YOUTH FACE IN ACCESSING HOUSING

A thematic analysis was applied to identify the key challenges youth face in accessing housing in urban centers. The research began by examining the data collected from literature reviews, country case studies, and expert interviews and classified them into assigned themes. In total, twenty themes were identified which represent the key recurring challenges youth face in accessing adequate, safe, and affordable housing. Further analysis was done to understand the patterns and connections existing amongst these key themes and to assist UN-Habitat in navigating entry points to action, these key challenges were categorized into four key barriers which are institutional, financial, operational and life experiences. While the identified themes share overlapping characteristics connected to all four barriers, the categorization of the barriers applied within this report provides a clear window for understanding the issues youth face in accessing housing. For instance, the research findings of this report revealed that despite increasing demand, inadequate investment in the housing sector by the state limited the availability of affordable housing options for lower-income earners, particularly youth. Additionally, intersectionality such as race, gender, sexual orientation and socio-economic background shape youth's housing experience and outcomes differently.

These analytical findings can inform policy practitioners and UN-Habitat about youth housing needs and some promising practices that can be considered to initiate change. By strengthening the foundational pillars, we can effectively move towards easing youth's access to housing. The following section will discuss the prevalent themes and their associated connection to the barriers youth face in accessing adequate, safe, and affordable housing across urban cities.

20 KEY RECURRING CHALLENGES

Financial Barriers

- High cost of living relative to income levels and job insecurity
- Difficulty in qualifying for financing solutions and limited borrowing options
- High upfront security deposit cost for renters and
- High cost of borrowing for owners (interest rates)
- Lack of financial savings, poor credit, and employment instability impacts access to homeownership

Institutional Barriers

- Lack of legal tenure status restricts occupants living in informal settlements from having access to basic services
- Limited formal oversight & legislative framework across the housing sector
- Minimal formal support for housing related developments
- Limited regulatory & procedural framework for rental tenancy
- Limited means for youth engagement during decision making processes

Operational Barriers

- Limited administrative capacity
- Inefficiencies in data collection & reporting
- Poor coordination & collaboration between intergovernmental bodies
- Overly regulated bureaucratic organizational systems
- High degree of program standardization hinders accessibility for youth with diverse backgrounds
- Lengthy legislative approvals

Life Experience Barriers

- Public misperception about youth realities and experiences
- Lack of formal engagement with youth to capture their experiences and needs
- Intergenerational barriers: cultural, social or economic discrepancies between generations
- Limited investments made towards diversifying skills training and employment success

FINANCIAL BARRIERS

"The home mortgage banks in India are incentivized by the government. Home mortgage rates (average 20 years) are set at 7%. Can you imagine a person who is earning not even 300,000 rupees (CAD $5000). How could they ever afford this?"
-Deep Sen, India Housing for All LTD

Financial Barriers

The financial system in a country is critical for how well the housing sector can function and requires a great deal of attention. Open or restrictive access to housing finance, the presence of housing subsidies, set regulations and cooperative measures along with the ease of borrowing and the cost at which loan options can be obtained all affect the supply of and demand for housing. Inadequate investment in housing or avoidance of investment from the state despite an increasing demand can limit supply availability and affordable housing options for people in relation to their income and employment status. For example, where large wealth and income disparities exist and there is very little support in place to assist individuals and young families in better accessing financing and housing solutions, more people could be pushed to experiencing housing insecurities.

Lack of Government Investment: *Canada*

According to a report published by UN-Habitat (2019b), it was found that municipal financing was the key to "sustainable urbanization" and with many countries not being able "to raise revenue and pay for needed infrastructure and public services, cities will never achieve prosperity". Considering this in terms of securing adequate, safe, and affordable housing for youth, it is clear to see how difficult attaining sustainable housing is.

An interview with a former Vancouver City Councilor shows that "municipalities run on a very thin budget because the local government only receives about $0.10 to $0.12 cents from every tax dollar that Canadians pay". He also explained that because municipal governments are first and foremost tasked with needing to provide residents with an extensive list of necessary services and resources (ie. clean water and waste management), sustainable and affordable housing initiatives are put on the back burner due to a lack of funding and needs-based services requiring most of the funding.

The interviewee mentions that "if there is to be a solution for addressing affordable housing supply, there needs to be sustained and resilient funding that is targeted to the needs of each jurisdiction". A lack of government investment in housing due to an inability to secure funding, lack of willingness from government bodies or geopolitical instability inhibiting access to funding, all contribute to further affecting the youth housing crisis.

Promising Practice

⊙ South Korea

The Youth Rental Support Project seeks to relieve the burden of high housing costs relative to income for working young people and job-seeking students by providing rental deposit loans and interest to young people who have difficulties in raising large sums of money. This support is open to young people between the ages of 19 and 39 who are allotted a maximum loan limit of up to 70,000 won (within 90% of the rental deposit) and a Seoul subsidy interest rate of 2.0% of the loan amount.

Impediments to Accessing Financing:
Colombia, Kenya,

In addition to a lack of government investment, access to financing remains a serious problem in many areas, pushing youth into informal settlements without adequate access to social services due to their lack of legal tenure status.

This is especially prevalent in Colombia where the supply and the market for mortgages are very concentrated. For example, 55 percent of the population in Colombia has a substantial need for proper housing; however, only 10 percent out of the 55 percent have access to mortgages (World Bank, 2021). This limited access to borrowing is due to a lack of legal tenure status halting them from gaining access to mortgages or a line of credit (World Bank 2021). Additionally, many people from that demographic work in the informal sector; therefore, they are unable to legally prove their income or assets to secure financing.

Access to financing also plays a big role in the Kenyan housing market. Although Kenya is the third most developed mortgage market in Sub-Saharan Africa, the market contributes only 2.5 percent of GDP (The World Bank, 2011) compared to 70 percent in the United States (Van Noppen, n.d.). The end-user finance is still underdeveloped, with fewer than 25,000 active mortgages in the country (The World Bank, 2017). The financial markets continually suffer from a lack of long-term capital to on-lend as mortgages, making the cost of finance for housing development one of the most prohibitive barriers in the Kenyan market (Van Noppen, n.d.).

"WHEN [RURAL YOUTH] MIGRATE TO THE CITIES, THEY DON'T HAVE STABILITY IN THEIR LIVES. SO THEY OPT TO LIVE IN A CHEAPER PLACE MOSTLY IN THE SLUMS WHERE THEY CAN MANAGE TO PAY RENT" (YOUTH, NAIROBI)

For youth, affordability remains one of the key impediments to easing the accessibility of formal financial services (Kenya Mortgage Refinance Company, 2021). Especially, youth struggle with inaccessible mortgage facilities in the market with double-digit interest rates and short tenures. According to the Central Bank of Kenya and the Kenya National Bureau of Statistics, the rate of formal financial inclusion is nearly 83 percent in the country. Amongst the youth, however, the number goes down to 23 percent for youth aged 18 to 25, being excluded from formal financial services (Kenya Mortgage Refinance Company, 2021).

Cost of Living Relative to Income: Rentals and Homeownership: *South Korea, Canada, Brazil, Colombia*

The cost of living is rapidly increasing around the world compared to people's income levels. Since 1970, increases in the relative price of housing have increased real income inequality by

25 percent (Albouy et al, 2016). This has caused many problems for youth in being able to access affordable housing.

The minimum wage in South Korea is $9.55 CAD per hour, and many youth work in low-entry jobs which pay minimum wage (Statista, 2021). There is no tipping culture, so servers cannot top up their wages. The job market is extremely competitive as there is such a large population of youth sharing small urban spaces. Thus, it is extremely difficult for youth to make enough money to be able to afford ever-escalating rents. To do so, they usually graduate from a prestigious university to make it past rigorous application and interview processes for a decent salaried position, where they will be expected to endure harsh overtime and hierarchical working cultures (Frayer, 2017). There are currently no urban regions in Canada where a full-time minimum wage worker could afford a two bedroom apartment. For example, the rental wage to afford a two-bedroom apartment in Vancouver is $35/hour, but the provincial minimum wage is less than half of that, at $15.65 (Macdonald, 2019). Additionally, there are educational barriers to getting higher-paying jobs. Many youths who can access the appropriate education graduate with major debts, or must live at home to pay for tuition.

"Most people even in university they still live with their parents, are still dependent on their parents. Because of the economy, most students or youths are not able to afford the standard living to live on their own until they secure a job which is economically stable for them to handle living on their own" (Youth, Nairobi)

"[The] greatest barriers for youth to housing in India: barriers are very obvious, one is income and the second is even if they have the income, will they be able to get a home mortgage?"
(Deep Sen, India Housing for All LTD)

Where the average rent for a one bedroom apartment in Vancouver is around $2,000 thousand dollars, and one needs to have a gross annual income of $68,000 thousand to afford to live within the city (Anderson, 2021). Landlords prefer renters who can afford to pay about 30 percent of their income on rent, making it difficult for youth who have limited after-tax income to afford housing (Anderson, 2021). High rent remains a key barrier blocking youth with limited earnings and savings from affordable housing. Youth at risk of homelessness believe the main barriers to housing are that rent is too high, their income is too low or they have had no income (Metro Vancouver, 2018). With high rent and limited income, youth have less disposable income and face hardship in saving up for a down payment, which is about 20 percent to avoid paying mortgage insurance. With an average housing price of CAD $1,360,500, that means a 20 percent down payment would be CAD $272,100 (Canadian Magazine of Immigration, 2022). In Vancouver, only one in four youth is able to save for the future, with less than one in five youth saying they are living well and saving (Insights West, 2018).

Nationwide, In Canada, homeownership among youth aged 20-29 recently declined for the first time in 20 years (Statistics Canada, 2019). While homeownership rates declined across all age groups, except for those aged 65 years old and over, the decline was largest for youth. In the Metro Vancouver Area, research finds that average home prices need to fall by CAD$704,000 to make buying a home affordable for young adults between the ages of 25 and 34. Putting this into context, youth will need to work full-time for 18 years so as to save for a 20 percent down payment on an average-priced home in Vancouver (Generation Squeeze, 2020). Skyrocketing housing costs have pushed Vancouver to become the city with the least affordable housing in North America (Oxford Economics, 2021). Additionally, 85 percent of youth in Vancouver assert that it is virtually impossible for people to buy a house today, with 60 percent of youth seriously considering moving to areas where home ownership is less costly (Insights West, 2018).

"[Municipalities run on a very thin budget] because local municipal governments only receive about $0.10 to $0.12 cents of revenue from every tax dollar that Canadians pay. If there is going to be a solution for addressing affordable housing supply there needs to be sustained and resilient funding that is targeted to the needs of each jurisdiction."
(Former City of Vancouver Councilor)

In Brazil and Colombia, young people also face similar difficulties in the labor market. The average monthly income for a family in Colombia in 2018 was $551 USD, but 70 percent of households had a monthly income lower than the average and 56 percent of households work in the informal sector. Additionally, the price of a 970 square foot apartment in Sao Paulo is 16 times the average annual wage of R$1286 ($270 USD) for the formal economy and just R$765 ($160 USD) for the informal economy (Statista, 2021). The proportion of youth neither in employment, nor in education or training (NEET) is higher than in most OECD countries and a very large portion of the unemployed have been out of a job for a year or more. Additionally, the quality of jobs held by youth is often poor and strong inequalities persist along gender and racial lines (OECD, 2013). Brazil has a relatively flexible labor market; however, a major barrier to youth employment is the high cost of hiring faced by firms which may explain why certain youth (and in particular the low-skilled and disadvantaged) encounter difficulties finding work.
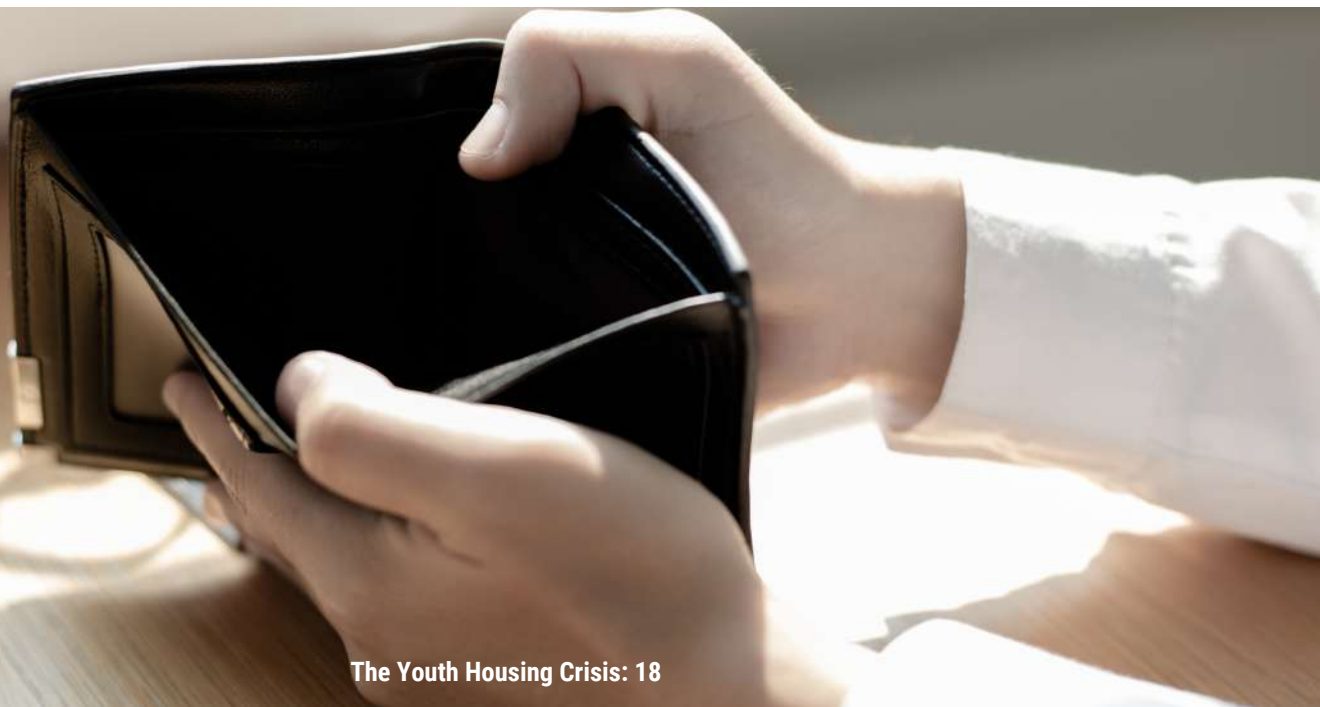
High Upfront Costs and Rental Pricing: *South Korea*

High upfront costs and rental pricings are a major barrier for youth trying to find affordable and decent housing. As costs rise, incomes stay stagnant and a continued lack of investment for housing by government further pushes youth looking for decent accomodation aside, this report found that high upfront costs and high rental pricing were also factors in not being able to secure adequate, safe, and affordable housing.

In South Korea, there is a system called "Jeonse", where a renter places a large sum of money (usually CAD $10,000-20,000 for a small studio or one-bedroom) as a deposit while making the contract. The landlord then re-invests this money and in return does not charge a monthly fee, or the tenant may pay a greatly reduced monthly rent, with utilities on top of that (Ronald & Jin, 2013). A large-sized Jeonse in Seoul on a two year contract can be up to CAD $300,000, despite tenant protection laws (Kim & Chea, 2021). Many young people cannot afford Jeonse unless they have financial support, because it requires such a large payment up-front, therefore, they opt for paying monthly rent. Average rents vary greatly depending on the Jeonse agreement, but range from $400-1500 depending on area and size of where the studio is located: low end rents can hover around CAD $700 plus CAD $5,000 plus Jeonse fees, but high end rents can be about CAD $1400 plus $10,300 Jeonse fees. Utilities are separate and on average cost about CAD $200 including internet (Numbeo, 2022). Prices of regular rentals keep increasing as well, with the Citizens Coalition for Economic Justice reporting that apartment prices have risen 58% since 2017 (Park, 2021). There is a nationwide shortage of affordable Jeonses, and they are becoming less common and more highly priced (Reuters, 2020).

Promising Practice: Youth Financing Strategies

Rent to Buy is a government scheme designed to ease the transition from renting to buying a home by providing subsidised rent. This financial instrument allows people to rent a newly built home at approximately 20% below the market rate for up to five years. During this time period, the option to buy the property or to buy part of the property can be done under a shared ownership scheme which allows buyers to secure a mortgage to buy a stake in a property.

At the end of the time period, the renter either has to buy part of the property or move out. The expectation of this scheme is that paying less rent gives buyers the chance to save for a cash deposit which they can later use to buy a share of the home.

Eligibility for this program is comprised of three main components (Homeowners Alliance U.K., n.d.)

- Households must earn £60,000 (CAD $96,000) or less annually. A household can be one person, or you and a partner or you and a friend
- You are a first-time buyer, or you used to own a home but can't afford to buy one on the open market now
- You have a good credit history

This financing option allows young people and other first-time home buyers to feel more confident in their ability to own a home over time. It has the potential to create a space where affordable rent and savings can co-exist in order to allow for a more financially secure future.

INSTITUTIONAL BARRIERS

"[Youth] find it a little bit challenging to access the formal housing and that is one reason that causes them to only have access to informal housing. And then number two we also have weak governance, particularly in policy and planning and urban management. There are [also] some policies that are not friendly"

-The Youth Cafe, Nairobi, 2022

Institutional Barriers

One major barrier youth face in securing housing relates to institutional factors which are generally defined as the formal and informal rules and norms that structure citizens' rights, entitlements, opportunities, and voice (North, 1990). Formal institutions are the written laws, regulations, legal agreements, and constitutions that are enforced by governing bodies, while informal institutions are usually unwritten norms, procedures, conventions, and traditions that are often embedded in culture (Leftwich and Sen, 2011). Effective housing governance depends not only on local institutions and actors, but also on the framework set by national governments that links the city and broader regional and national development. However, in many contexts, limited formal institutional policy arrangements and regulatory oversight have directly influenced the availability and affordability of housing supply and the adequate housing options available across regions.

Lack of Formal Legislative and Regulatory Framework Within the Informal Housing Sector: *Colombia, Brazil, Kenya*

The rising rates in urban populations have been accompanied by growing rates of informal settlements and residential neighbourhoods that are significantly underserved. An estimated 25 percent of the world's urban population live in informal settlements, with 213 million informal settlement residents added to the global population since 1990 (Mboup, Warah, and UN-Habitat, 2013). Informal settlements are residential areas where inhabitants often have no security of tenure for the land or dwellings they occupy, housing within informal settlements may not comply with planning and building regulations and is often situated in geographically and environmentally sensitive areas (Urban Governance, 2016) and are situated in neighbourhoods that lack access to basic services. The emergence of informal settlements has been driven by several interrelated factors that include: population

growth; rural-urban migration; lack of affordable housing; weak governance (particularly in policy, planning and urban management); economic vulnerability and low-paid work; marginalization; and displacement caused by conflict, natural disasters, and climate change.

Rapid growth without the availability or scarcity of formal regulations, standards, and government investments in the housing sector can directly influence both the availability and affordability of housing as well as its quality.

In Latin America and Sub-Saharan Africa, the problems associated with rapid growth, limited financial resources, displacement caused by conflict, and unclear or contested tenure rights have resulted in the phenomena of illegal subdivisions in Bogotá, the do-it-yourself housing in São Paolo, and the growing formation of informal settlements taking place in Nairobi, Kenya (McBride et al., 2011). While the prevalence of informal settlements can vary depending on locale, it is estimated that 50 to 70 percent of the population in many cities live in housing types of this kind. According to the United Nations, 1.6 billion people currently live in inadequate housing, one billion of whom reside in informal settlements (Affordable Housing Key for Development and Social Equality, 2017). In Latin America, where 38 percent of the population are youth under the age of 25, is facing a housing deficit of nearly 42 to 52 million homes (UN-Habitat, 2012; Youth and Public Policy in Colombia, 2015).

Kenya

Map Kibera in Nairobi provides an example of a community information project that leverages mobile phone and geographic information system (GIS) technology to aid data collection, reporting and publication of information. The project was initiated in 2009 in response to the lack of information about the informal settlement of Kibera. Community involvement included mapping the informal settlement, participatory GIS sessions, and work with local organizations to identify key community issues. Citizens located and recorded the sites of markets, schools, religious centers, hospitals, clinics and pharmacies, sanitation, and clean drinking water facilities.

The first digital map of Kibera was generated and made publicly available through OpenStreetMap. Maps were also created to improve the safety of women and girls, with locals recording which areas were unsafe with poor street lighting. Map Kibera also sought to empower the community through citizen journalism. The Voice of Kibera website was established, where residents could post stories and share information via text messaging and this information was subsequently geo-located on maps. The Map Kibera Project had a tangible impact on the community, serving practical purposes such as labelling and monitoring polling stations (2013), publishing service provider locations, warning citizens about natural disasters, and improving NGOs' awareness of local needs. Most importantly, Kibera is no longer invisible and now has a community of engaged, skilled citizens, trained to use technology to advocate change (Hagen, 2011; Urban Governance, 2016).

"…GOVERNMENT POLICIES AND FRAMEWORK, FOR ANY GOVERNMENT, ESPECIALLY IN INDIA…WHEN YOU START A POLICY, IT OFTEN TAKES 6-7 YEARS TO OPTIMIZE IT AND BRING IT TO FRUITION" (DEEP SEN, INDIA HOUSING FOR ALL LTD)

In Brazil, the housing deficit ranges around 7 million homes with 20 percent of the country's total population living in inadequate housing (Brazilian Housing Crisis, 2015). In Colombia, where limited historical attention had been given to housing policy, 36 percent of the population experiences a housing deficit, and an additional 7 million urbanites live in informal settlements (McBride et al., 2011). The annual housing deficit in urban regions of Kenya is estimated to be around 120 thousand units and in Nairobi, 60 percent of the population that lives in informal housing are youth (von Seidlein et al., 2021).

Where tenure insecurity exists as is the case for many urban cities including Bogotá, São Paolo and Nairobi, evictions become symptomatic as the availability of land shrinks and areas become more attractive for middle- and high-value development (Everett, 2001).

"Slums are dangerous, they're not safe for you, especially if you're a girl. I know most of my girlfriends who are deaf (and live there), they even do transactional sex just to pay their rent."
(Slum Volunteer, Nairobi, 2022)

As one report by the UN describes, "forced evictions in urban areas often involve the transfer of high-value land from poorer groups to middle- or upper-income groups, or the freeing of land to build houses, commercial developments, roads, and other forms of infrastructure which primarily benefits wealthier groups," (UN, 1996). While governments increasingly cite environmental protection and 'sustainable development' as justification for eviction, several authors have shown that such policies are contradictory when informal settlements are closed to low-income settlers but opened to luxury residential and commercial development (Kothari, et al., 1994).

Apart from involuntary evictions, insecure tenure can also often translate into lacking a legal address, which can in turn make households "invisible" to the wider society, uncounted in censuses, and ineligible for receiving certain basic but necessary services offered by municipal and national governments (McBride et al. 2011; Everett 2001). It is estimated that most evictions occur in urban areas, where more than six million people annually are displaced due to urban

development and infrastructure projects related to transportation. However, there is a significant lack of information available to inform public policy practitioners and urban planners about the impacts urban displacement has on the population (McBride et al. 2011; OECD 2021; Progress Report on the SDGs in São Paulo, 2019; Everett 2001).

When families are forced to move, they lose not only their land and houses, but neighborhoods, communities, and social networks. The psychological stress caused by months of uncertainty and the health effects alone can be devastating. Social scientists have long recognized these social networks as a critical survival tool for the urban poor who must constantly weather economic fluctuations and uncertainty. Children often lose months of school and their parents often travel long distances to get to work which can impact the productivity of human capital and economic growth in the longer run (Everett 2001; International Labour Organization 2018).

Limited Formal Institutional Oversight and Regulatory Control around Rental Tenancy:
Europe, India

In Europe, the lack of formal regulations around leases and rental controls has contributed greatly to youth's abilities in finding affordable rental occupancy (Kettunen, & Ruonavaara, 2017). In countries such as Slovakia, Sweden, Iceland, Denmark, Ireland and certain municipalities within the UK, the absence of adequate rental regulation and formal oversight has had a multitude of adverse effects on this age cohort (Housing Europe, 2021). For youth, limited formal tenancy oversight has contributed to higher rental prices, forced evictions, and minimal protection against landlords' obligations to ensure that their rental properties are maintained in adequate conditions. Additionally, the scarce availability of affordable housing supply in urban cities of Europe without rent controls, has resulted in youth experiencing a great deal of housing insecurity (Housing Europe, 2021).

"The provincial NDP government that's currently in place put in additional measures to protect current renters, there's a limit under the residential tenancy act that forbids additional rent increases to be layered on to renters above what's allowed under the residential tenancy act."
(Former City of Vancouver Councilor)

In Dublin, the housing situation is particularly difficult for renters as rent prices in the city are now among the highest in all of Europe. High rent prices have stemmed from housing supply not meeting public demand, no rent controls, high cost of construction and minimal investments made by the state towards increasing affordable housing developments. Greater housing supply and strong rent controls specifically around affordable housing are greatly needed as 50,000 people are currently on waiting lists for public housing while more than 10,000 people are currently homeless, including some 4,000 children (Sullivan, 2019).

In New Delhi, India, there is an urban housing deficit of 18 million, but 11 million homes are currently vacant across the country's urban region. The urban housing crisis in India is generally due to congestion, lack of tenure security, inadequate basic services in informal housing, cultural upbringing, and high property prices with 82 percent of millennials still living in their family homes (Desk, 2018). Where there is no pressure placed on homeowners to put their vacant properties on the rental market, youth migrants from rural regions to the country's urban centers in search for better economic opportunities are finding themselves with no place to live and often resort to settling in informal housing where congestion and poor living condition are acute.
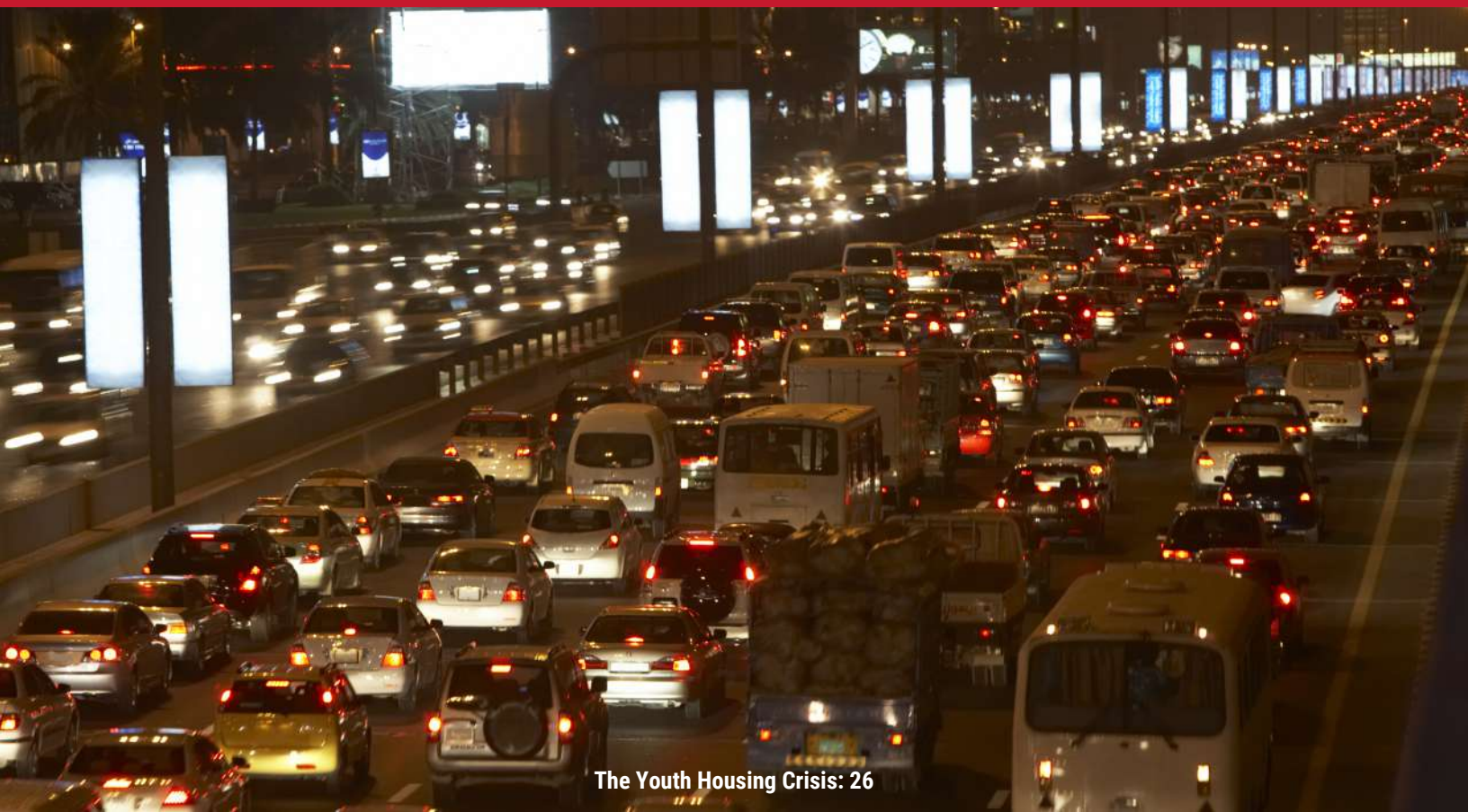
Promising Practice: Guiding Pathways

Recognition of Informal Settlements:
States have the power to implement laws that recognize the legitimacy of informal settlements even when these households do not meet current legal standards for zoning and land titles. By legalizing informal settlements, States are able to account for those currently invisible to the wider society and also provide households with much needed services to increase their well-being (Avis, 2016).

Developing Participatory, Standardized, and Computerized Data Collection:
Residents of informal settlements should be engaged in local data collection. Data collected at the community level must be standardized and linked to the city, regional, national, and global comparative indicators. Data collection must also be embedded in monitoring and evaluation processes (Avis, 2016).

Tenancy Laws:
Strengthening or implementing rental tenancy laws to ensure that tenants and landlords are safeguarded (OECD, 2021). For instance, specific rules can be put into place which specifies either the amount of rent landlords can ask for or the percentage amount rent levels can increase by through some mechanism established by law, e.g., adjustments in line with the consumer price index (OECD, 2021).

Applying an Equity Lens:
An equity lens is a tool that can be used by decision makers and policy practitioners for better analyzing legislation, policies, programs, and practices to determine whether they promote the social and economic inclusion of individuals, families, and communities that have been historically left behind (Opportunities for All: A Framework for Policy Action on Inclusive Growth | En | OECD, 2018). Governments at all levels can mitigate institutional barriers across the housing sector and move toward policies, programs, and practices that are more considerate of diverse experiences and needs of citizens. The equity lens provides insight into the challenges and related barriers that are keeping someone from fully participating in society by asking probing questions such as who is not included in this policy or process, what social and economic harm could arise from such exclusion, and what can be done differently to ensure inclusion for all (Equity Lens: Moving from Commitment to Action, 2021).

OPERATIONAL BARRIERS

"This is a young woman at risk, and she doesn't feel safe in her current housing, and we have no plan other than she advocated for herself to go into the emergency shelter where she did feel safe. In an ideal world as social workers, we would have collaborated with each other to figure out an emergency room for her, where am I going but rather us as providers to figure out how to support her to get to the place where she wanted to go that was safe for her." - **Morán Bonilla, Vancouver, 2022**

Operational Barriers

Operational barriers arise when hindrances exist in the coordination and efficiency at which organizations, institutions, and decision makers deliver services to youth. The absence effective coordination, as well as the excessive conditionalities within social programs hamper youth's ability in accessing needed resources related to housing.

Lack of Coordination and Efficiency in Program Service Delivery: *Canada*

In the event where programs and supports do exist in helping youth with challenges around housing, efficiency and how well solutions are catered to the needs of youth are of concern. Youth who have been served by social service organizations felt that access to housing programs and supports should be simplified, with program staff and clinical coordinators mirroring the opinion that the system of coordination should be improved (Pollett, 2018). A formalized approach with dedicated resources to housing and support coordination that allows a broad range of youth to access housing is in need, in which coordinated access will reduce repeat homelessness and expedite access to housing (Pollett, 2018).

In Vancouver, while there are different forms of shelters offered for people experiencing housing insecurity, including youth at risk of homelessness, the overregulation of government-sponsored shelters constitutes a significant barrier for youth to access a safe place to sleep (Krüsi, Fast, Small, et al., 2010). In the case of street-involved youth in Vancouver, inflexible shelter rules and a lack of privacy pose challenges to their autonomy. Shelter rules such as the zero-tolerance policy regarding alcohol, substance use, and restrictions on TV programs create a critical barrier for street-involved youth to obtaining temporary indoor shelter and hinder the creation of trusting relationships with service providers who help youth transition out of street life.

The restrictive environments at youth shelters discourage youth from trying to access a safe place to sleep and attempt to transition out of street life through the shelter system, with some drawing a parallel between their shelter experiences and correctional facilities (Krüsi, Fast, Small, et al., 2010).

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Promising Practice

📍 Canada

Many housing programs require youth to meet achieve a substantial measure of housing readiness before housing is accessible to them. Housing First is an approach that is different from how services are normally delivered. The first of its kind in British Columbia, RainCity Housing's LGBTQ2S+ housing for youth program is one that aims to ensure the safety, health, and emotional well-being of young LGBTQ2S+ people by offering a safe space that respects their identity. In addition to housing, a web of support, including connection to health care and employment support is offered to youth aged 18-24 who are experiencing homelessness.

Thus, despite the lack of safety sleeping on the street, staying in the shelter is not necessarily the most desirable alternative for marginalized youth. Street-involved youth reveals that other challenges to accessing safe housing around emergency support such as youth shelters include the limited beds available, the stay limit of 30-days, and the procedural requirement to inform the responsible governmental agency and parent(s) (McParland, 2020).

Refugee youth face multiple transitions as they resettle in Canada upon entering new living spaces, transitions in family roles, and resettlement forces youth to renegotiate their independence (Marshall, Roche, Comeau et al., 2016). Those sponsored by the Canadian government receive assistance from the Resettlement Assistance Program with support services such as temporary housing and help with finding permanent housing (Government of Canada, 2022). Clients are also assigned a case manager through a settlement organization to help assist the transition (Morán Bonilla, 2022). While programs and services are in place to help young refugees with resettlement, gaps exist in the coordination of support across actors. Components such as cultural competency, connection to cultural identity and agency are key to be reflected in refugee youth programming within the realm of housing (Marshall, Roche, Comeau et al., 2016).

BC Housing is the Crown corporation that develops, manages and administers subsidized housing in Vancouver, and the province of British Columbia (Government of British Columbia, n.d.).

"I DON'T KNOW WHAT CRITERIA WAS USED (FOR THE AFFORDABLE HOUSING PROGRAM), WE WERE NOT FEELING IT ON THE GROUND. THERE'S SUCH A BIG GAP BETWEEN US AND THE GOVERNMENT." (YOUTH, NAIROBI, 2022)

Insights from an interview with a social worker serving refugees show that, to refugee youth and families who are new to Canada, in addition to basic needs such as access to water and sanitation, the location of housing, accessibility and cultural equity are their top concerns when it comes to housing (Morán Bonilla, 2022).

However, with limited subsidized housing available, the waiting time for families to be offered units by BC Housing is roughly seven years and the options may not be close to the culture, resources and service organization that they are familiar with (Morán Bonilla, 2022), hindering refugee youth's access to adequate housing that is culturally appropriate and close to their cultural identity enshrined in international human rights law (The Office of the High Commissioner for Human Rights, n.d.).

For refugee youth seeking independent living in the private rental market, it is common for them to have roommates to share the rental costs (Morán Bonilla, 2022). However, shared living is problematic not only because the housing available is generally not designed to the needs of refugee youth (Bricocoli and Sabatinelli, 2016), but also leave youth vulnerable to challenging roommate dynamics. For instance, when the roommate has moved out, refugee youth with limited social networks risk not affording the rent as they face struggles finding a new roommate. While single refugees may encounter a similar challenge, young refugees face extra difficulties in negotiating for their best interests and pressure to seek help from family due to changes in family dynamics and roles that occurred after coming to Canada (Vancouver Foundation, 2013). In challenging situations in which refugee youth could not return to their parental home or simply access urgent safe housing to stay in, Morán Bonilla reveals the challenges of locating a safe and suitable shelter without adequate shelters for young women and men across cities, and coordinated efforts among actors.

> "To be able to have appropriate housing supports, we have none. Everything is often off our tables that we're doing and nothing is coordinated and strategic, everything is just piecing up together, and that's the reality of our youth refugees like."
> (Morán Bonilla, Vancouver, 2022)

Promising Practice: Housing First Principal for Youth (HF4Y)

The Housing First Principle for Youth is a right-based intervention adapted from the standard Housing First model, focusing on young people (aged 13-24) who are experiencing, or at risk of homelessness. HF4Y is designed to prevent youth from falling into or helping them quickly move away from homelessness, addressing the needs of developing youth by providing them with immediate access to safe, affordable and appropriate housing, as well as pertinent supports that center on health, wellbeing, life skills, engagement in education, and social inclusion in addition to housing.

The Core Principles of HF4Y are (Housing First Europe Hub, n.d.):
1. Immediate access to housing with no preconditions
2. Youth choice and self-determination
3. Positive youth development orientation
4. Individualized and client-driven supports
5. Social and community integration

The context of youth choice in housing is illustrated as a range of options that includes reconnecting with family, permanent supportive housing, multi-stage transitional housing, and independent living (Gaetz, 2014). Thus, HF4Y also focuses on working to prevent youth homelessness through a system of care that starts early in life to identify and intervene as early as possible (Pollett, 2018). Shifting away from conventional crisis responses requires a capacity for rapid housing and support to ensure that youth do not become or are at risk of being homeless. A fundamental aspect of the HF4Y framework is the capacity for system orientation around developmentally pertinent systems of support and housing options (Pollett, 2018).

LIFE EXPERIENCE BARRIERS

"It's a huge conservative population, when you [have] a teenager who is pregnant or [LGBTQ+ families], the government does not [constitute] them as a family…the government does not think to create a program for these youth because they do not consider them a part of the vulnerable population."

- Danilo Manzano, Ecuador, 2022

Life Experience Barriers

Life Experience Barriers can arise from social welfare systems which overlook or discriminate against youth, causing hindrances to the ease at which they are able to mitigate their housing needs. Additionally, individuals with different socio-economic backgrounds such as differently abled youth, racialized youth, those of lower income levels and LGBTQ+ youth have the most challenges in securing housing. Constraints such as inequality in resource distribution, system complexity and lack of navigational skill sets, discrimination, and difficulties in accessing social support systems can all contribute to barriers to life experiences which can equip youth with the tools they need to access housing.

Unequal Distribution of Resources:
Europe, Asia, Canada

Resource inequality is the imbalanced distribution of resources across various groups within a society. Unequal distribution causes wealth deficits, leading to gaps in accessing rentals, or unaffordable down payments. Networks are critical to transitions to adulthood, yet, inequity exists in the opportunities for youth to leave the parental home and transition to independent living, and those with higher economic resources are advantaged. This lack of access to housing is recognized as resource inequality and is a multidimensional problem as it encompasses the effects of intergenerational gaps.

While parental support can help youth transition by providing economic assistance, it also hampers transitions when the youth become overly reliant on these resources, causing them to stay home for longer periods of time (Mackie, 2016). The housing crisis in Asia has led to youth staying at home longer. For example, it is the traditional norm for South Koreans to live at home until they marry; however younger generations are becoming more educated, independent, and less inclined to marry (Kwon, 2007) or have children at a young age.

Instead of being able to expand their growth by moving out, many have to endure constraining family dynamics by staying under their parent's roofs. This is especially an issue for young Korean women, many of whom are modernized and do not want to remain in a patriarchal living environment well into their 30s (Lee, Klein, Wohar & Kim, 2021). According to a youth housing expert in Incheon, South Korea, many youth in the region lack sufficient understanding of how the housing market operates. An interview with a Canadian policy advocate for youth with government care experience shows that youth leaving care may not have any experience
dealing with lease agreement or navigating market housing and rental procedures.

Complexity of Navigating the System:
Kenya, Canada, Europe

Knowledge can also be considered a resource that is passed down generationally. Parents who have strong financial literacy or understanding of the housing market are more likely to have children who inherit this knowledge. This gap is due to a lack of strong educational frameworks within the public schooling system to foster the knowledge necessary to guide youth through their transitions into the housing market. Youth in Kenya are experiencing low levels of financial literacy, which can pose threats to their future financial opportunities due to borrowing unstable loans. Significant risks to credit scores and to future mortgage access are also of concern (ILO, 2021).

In Canada, knowledge gaps in navigating the private rental market also hinder youth in searching and securing a place to stay. With limited English proficiency, language adds another layer of challenge for young refugees to understand different living arrangement options and legal rights around housing, which not only hinders the access but the capacity to safeguard housing.

Promising Practice

Europe

To avoid excluding young people from affordable housing, policy and housing programs must account for intergenerational gaps around income and its effects on opportunities. Youth are traditionally excluded from housing policy (Hériard, 2021), as governments within Europe and the European Union seek to enact policy that protects youth as if they are a vulnerable group, and do not focus on tools that help the transition to adulthood such as housing (Konle-Seidl & Picarella 2021). Throughout scans of various regulations around housing, much of the guiding principles are informal and stem from civil society. These best practices include the Housing First Principle, EU Youth Strategy, and university housing programs.

"THERE IS DISCRIMINATION ABOUT WHERE YOU LIVE. MOST OPPORTUNITIES DON'T REACH YOU, MOST INFORMATION YOU'RE NOT AWARE OF, ALL THIS INFORMATION…" (SLUM VOLUNTEER, NAIROBI)

Difficulty Accessing Resources:
Latin America, Canada, South Korea & Europe

Minorities in Latin America have historically been underrepresented and underserved by public policy programs, this is also the case for Colombia. Housing deficit experienced by households headed by women and racialized ethnic groups is significantly greater than the national average. For instance, the gap is higher by 35 percentage points for households belonging to Indigenous communities, and by more than 20 percentage points for black households. Although this higher deficit among minority groups and female-headed households can be explained by several other factors (i.e; income levels and cultural traditions), it is a vital factor, and one that housing policies must consider (Youth and Public Policy in Colombia 2015).

"Currently, the size of the Goshiwon rooms are so tiny that it is really taking a toll on the mental health of youth during COVID… Because housing is so competitive in the city, and they come here for work or education, they have no choice." (Youth Now, Seoul, 2022)

Discrimination against young renters, females, and minority groups is still a major issue within South Korea. There are no specialized hostels or short-term stays for particular minority groups such as LGBTQ+ and many belonging to that community hide their identities (Seong, 2003).

The "Ministry of Gender Equality and Family" is currently being downsized, which will likely make finding safe housing more difficult, especially for South Korean female youth (Gunia, 2022). Foreigners make up one percent of the population of South Korea, and as a result foreign youth are usually not offered Jeonse and are unable to access bank loans or housing funding. They instead opt to stay in tiny monthly rentals called Goshiwons, school dormitories, homestays, or use expensive services such as Airbnb. North Korean refugees can become isolated in housing communities or only offered one-time housing assistance as opposed to ongoing support (Hyun, 2014). This isolation relates to strong concepts of collectivism and those living outside the parameters of what is considered normal may not be tolerated (Shin, 2021).

Youth housing in Malaysia is open to individuals from age 15-40, however, the ones who usually need it the most are aged 15-25. Unfortunately, due to underlying issues with ageism, youth can be particularly vulnerable in these social spaces. Many of the accessible youth housing buildings offer outdoor "social areas" where youth can become targets of discrimination (Omar, Omar, Othman & Yusoff, 2016). It's important that these areas are monitored properly to ensure youth safety.

LGBTQ+ youth are at risk in many co-op and transitional housing services across Canada. They may be rejected by the established communities there or face discrimination or violence. There are currently only two LGBTQ+ specific facilities: YMCA Sprott House in Toronto and Raincity in Vancouver (YMCA, 2022) (Raincity, 2022). According to one housing expert on youth stigma, many youth find themselves lost and unable to navigate the complex landscape of housing access combined with a lack of adequate employment and wage opportunities.

Without desirable employment many landlords refuse youth, favoring individuals who are further in their careers, leading to a cycle where youth cannot rent and are pushed into being an in-betweener of the market (Grander, 2021). Employment discrimination within Europe is one of the leading causes of the youth housing crisis. If youth lack what is socially perceived to be a stable income, rental markets become harder to access and youth experience effects of discouragement (OECD, 2021). As a result, youth may become forced into precarious housing situations with ill-defined rights, no lease agreements, and steep rental costs due to the higher perceived risk to landlords. The increased risk of eviction, due to improper housing and housing locations outside of where adequate work exists, creates a dangerous cycle (Grander, 2021). Most importantly, improper labor market possibilities for youth is the leading factor in discouragement, pushing youth into precarious housing situations (Konle-Seidl & Picarella 2021). Without attachment to the labor force, youth report lower rates of housing options for both home ownership and rental housing.

"Huge power disbalances (exists). You (refugee youth) can't speak the language, you're negotiating with your landlord, and you're afraid that if you speak up too much, your landlord will evict you. And then we're also going to go even if it's horrible housing but it's near the supports that you're comfortable with and that you're familiar with."
(Morán-Bonilla, Vancouver, 2022)

Promising Practice: Capabilities Framework

The capabilities framework seeks to identify where policy can help rectify the sources of deprivation, inequality, injustice and can bring ethical considerations back into the mix as discussions around housing since the 1990s have been dominated by financial aspects, and have mostly benefited the growing middle class (UN Habitat, 2016).

The capabilities framework and introduced freedoms, capabilities and purpose. Purpose within this framework refers to, "beings and doings", that encompass being nourished, happy, active in community life, healthy, and having self-respect (Sen, 1999). Capabilities address the ability to achieve purpose, and having the capability to achieve one's purpose is freedom (Sen, 1999). The key factor within the framework is well-being, and the purpose related to well-being in housing terms is the quality, accessibility and safety of a home. Capabilities in housing terms is the ability to access purpose, which again, leads to freedom. By taking a step back and thinking about what is creating deficits in one's purpose, better policy and regulation can be enacted.

The focus should be around improving capabilities, and no one person has the same capabilities which create a fluid approach to the problem.

The capabilities related to housing are not straightforward, and require multiple capabilities to achieve one's purpose. Some of the capabilities can be related to the ability to access security in tenure, safe living conditions, sanitation, clean water, social services, transportation and more. By flipping the script from a utility-based approach, housing is no longer a resource to achieve well-being, rather, capabilities empower people to obtain well-being. Additionally, by moving away from housing as a utility, policies and programs can pay closer attention to well-being outside of obtaining a home.

CHALLENGES BROUGHT ON BY THE COVID-19 HEALTH PANDEMIC

During the pandemic, governments have imposed measures such as quarantine and stay-at-home orders for youth to have a safe and stable space to live. The public health response to COVID-19 that built on the assumption of having a place to stay is often unattainable for young people at-risk of or experiencing homelessness, which exacerbates the already difficult living conditions they remain in (Buchnea & McKitterick, 2020). In addition, youth are found more prone to live in overcrowded places and to be priced out of the urban housing market (Housing Europe, 2020).

The pandemic has disproportionately impacted vulnerable communities. The impacts of COVID-19 on the right to housing have been very unequally distributed, reflecting pre-existing hierarchies and inequalities along racial, gender and other lines. Mortality and infection rates are significantly higher among minorities and other vulnerable groups. Inadequate housing conditions for millions of marginalized people have contributed to excessive, and largely preventable, levels of death and suffering. The economic crisis brought on by the pandemic is further entrenching these inequalities. There has been an unprecedented spike in evictions and homelessness.

Forced evictions have also continued during the pandemic. Homeless youth, including youth who live in informal settlements, are now facing worsening conditions, with a heightened risk of infection, community spread of the virus and mortality (UN General Assembly, 2021).

Youth are trapped in unsafe housing when they do not have the financial resources to move forward. During the COVID-19 pandemic, unemployment rates for youth in Canada increased by about 6 percent from 2019 to 2020, posing financial hardship to youth with job insecurity and thus difficulties in pursuing independent living (StatsCan, 2022). For youth pursuing post-secondary education, nearly 50 percent of those with a job have either lost their job or been laid off temporarily (StatsCan, 2022). With deep concerns about their financial situation, 61percent of youth have reported using their savings (StatsCan, 2021). In addition, the rate of young people aged 15 to 29 who are NEET was higher compared to pre-COVID, especially for men, with the rates standing at 12 percent for women and 14 percent for men. Overall, more youth in Canada are facing job and income insecurity and using money saved to survive, which in turn reduces their financial resources to meet basic needs including shelter (StatsCan, 2022).

In addition, eviction prevention is one of the top challenges for keeping youth stably housed during the pandemic. In Kenya, youth renters who have lost their income, or with limited finances, have reported harassment and eviction by their landlords, facing insecure circumstances both arising from concerns of conflicts with landlords and fears of having no place to stay (Slum volunteer, 2022).

In 2021 Eurofound launched a study to understand the impacts of COVID-19 on youth ages 18-29. The survey gained 140,000 respondents from all European countries, averaging about 2,500 respondents from each country. They found that youth were at the highest risk of facing housing insecurity. 43 percent of youth reported that they were struggling to make ends meet and 39 percent of youth stated they did not have any savings.

While governments across Europe introduced measures to ensure that individuals had some financial help, policies generally overlooked the needs of youth. Youth that reported feeling left out of society were also the most likely to be facing housing insecurity, and discouragement leading to them seeking help through informal means (Konel-Seidl & Picarella, 2021). Over 33 percent of youth within the survey identified they needed some form of support, but less than 10 percent actually received the support (Konel-Seidl & Picarella, 2021). Turning to their networks, some youth reported feeling less insecure and in a better mental state due to the support. The loss of independence within youth further hinders the lifecycle progress through discouragement and decreases in the wages earned.

INTERVENTIONS & MITGATION POINTS

Possible areas where policy and interventions can focus during youth's transition to adulthood that can improve their lives, and the possibility of obtaining adequate, safe, and affordable housing

YOUTH INTERVENTION AND MITIGATION POINTS

Youth housing and transitions into adulthood are closely connected to key life stage events such as finding a job, leaving the parental home, getting married and becoming a parent (Gough, 2016). Whilst these events may be interrelated, they may not occur at the same time, in the same order, or in a linear fashion as there is no universal transition to adulthood.

In the event of losing a job, youth may have to return to live in the parental home. The ages of 18-29 are especially crucial years for the development of connections, experiences, and skills necessary for fostering independent adult living and accessing resources; thus by youth being forced to stay home due to lack of housing resources, there is a risk of lost opportunities to develop aspects of their adult lives.

In terms of long-term social impacts, access to suitable housing might influence the timing of marriage and childbearing, which is a major transition to adulthood that youth face, causing young couples to have children earlier than expected, or delay childbearing until they have found suitable housing (Mulder & Lauster, 2010).

The multitude of possible directions that youth may face while transitioning to adulthood highlights the fact that there is no one solution that can help youth gain adequate, safe, and affordable housing. Taking a holistic approach to providing life supports for youth can push them towards accessing housing. Further, housing is a critical factor in gaining autonomy, stability, and security for youth while supporting important socialization factors (Housing Europe, 2018).

Figure 2 - Youth Path to Adulthood and Possible Points of Intervention:

Intervention Points: Awareness and Financial Literacy

Awareness refers to creating knowledge around what conditions and financial resources youth may access that can help them gain access to housing in rental and ownership markets. Examples of financial literacy can be understanding how to pay off student loans, what overdraft is, understanding interest rates, and the costs of shelter. Youth who have an early entry to the labor market, early withdrawal from school, facing homelessness, and have completed school can benefit from awareness and financial literacy to increase their ability to make sound and informed decisions around managing money.

For instance, adolescents in Kenya barely learn about the housing market and affordability in primary and secondary school. Improving financial literacy for school-aged youth could be an idea that helps youth make better choices around housing. A significant leap in average financial literacy score is observed among youth without formal education, with primary education, and those with higher education (Fanta and Mutsonziwa, 2021).

> "If there's a curriculum in high school for learners to understand about housing, inflation, so it's more about understanding [the] environment that affects your decision, or knowing where you want to live or get good, affordable housing. If there could be a curriculum in high school where the learners can be able to learn, that will be good."
> (Youth, Nairobi, 2022)

Intervention Point: Career Support

Career supports for youth refer to increasing knowledge on how youth can leverage their skills in their academic, personal, and career endeavors to gain employment opportunities that can support access to housing. Career supports can help fight discouragement from the labor market that leads to youth becoming homeless, or disconnected from society leading them to move back into parental homes as they do not have a sustainable income to support independent living.

Across all stages of the transition to adulthood, youth can benefit from career supports, whether it is an early entry to the workforce from high school to completing postgraduate programs. The career supports can include but are not limited to career planning, decisions around what career paths to follow, managing career transitions, and where youth can further gain skills to support job requirements.

Promising Practice

Europe

Youth Employment Support – a bridge to jobs for the next generation

The program designed and launched by the European Commission seeks to create a bridge for youth to possible job opportunities, employment education, apprenticeships, and training within 4 months of applying. The program pays close attention to youth facing discrimination, with a wider outreach to more vulnerable groups, such as youth of racial and ethnic minorities, young people with disabilities, or young people living in some rural, remote or disadvantaged urban areas to be inclusive of all life situations.

The employment support links youth to the needs of companies by providing the skills needed for the position through short preparatory courses. Additional measures to support youth employment include capacity building, connections to youth entrepreneurial networks, inter-company training, and connections to vocational training.

Intervention Points: Homeless Supports and 🙌 Emergency Shelters 🛏

📍 **Vancouver**

Directions Youth Services – Haven & Safehouse

The youth haven provides at-risk and homeless youth with direct access to youth workers that offer specialized individualized support in conjunction with Vancouver Coastal Health's Integrated Case Management Team, which includes a Nurse Practitioner, a Youth Concurrent Clinician, and an Indigenous Elder. The program is barrier free that is extended to youth who may face housing barriers due to discrimination around LGBTQ+, racialized, newcomers to Vancouver, substance users, those living with mental health challenges or a physical disability. Additionally, it extends support to those in unique situations such as having a pet, unsustainable to no income, and other unique needs.

The program works with youth to understand what their immediate needs are and how they can meet these through developing personal plans to achieve goals that the youth set. They achieve this through one-on-one support and tackling one problem at a time. Sometimes youth simply need a break from living on the streets, or need simple supports such as food and clothing. Some of the main features offered are mental health support, securing IDs, identifying income sources, detox services, supported recovery and other treatment services.

Throughout all stages of the transition to adulthood, youth face the risk of becoming homeless for a variety of reasons, and no one situation of homelessness is the same as the next. For youth who cannot afford their own housing or have no safe or stable housing arrangements with friends or family members, social service agencies may provide at least temporary or emergency and even permanent housing solutions (Curry and Abrams, 2015).

As for youth experiencing homelessness, providing them with barrier-free, needs-based shelter is the main component of emergency shelter interventions. From emergency shelters, with additional supports, youth can transition upwards to temporary housing, and finally to permanent housing.

Homeless supports can be delivered through emergency shelters, and temporary housing which include low to no cost for food, direct delivery of social supports, connection to healthcare professionals and social workers, basic hygiene supplies, weather-appropriate clothing, and access to shower and laundry facilities.

Intervention Point:
Home Ownership Support

Africa

As home ownership becomes more difficult for youth to attain, a wide range of support, including financial incentives and diverse housing options such as subsidized housing, cooperative housing, community land trust and other collaborative initiatives can provide a good step in the housing ladder that is affordable to youth. Key considerations include understanding the requirements for obtaining a mortgage, how to save for a mortgage or deposits on rentals, and how to increase the chances of being accepted for a loan on housing. For regions around the world where bank lending is less prevalent, support can be targeted at educating youth on the alternative financing options, rent-to-own methods of obtaining housing, and information around the availability of blended-finance options.

Housing Microfinance – Proposed by The Centre for Affordable Housing and Finance in Africa

Though there have been recent economic booms across Sub-Sharhan Africa, income levels cannot support the purchase of low-cost housing, even if the financing needed is readily available (CAHF, 2020). As such, individuals build their homes room by room as they gain the necessary income, however, this may take many years. Creating the access to micro-loans can decrease the time it takes to finish a house, and can increase the quality of the home supporting the idea of adequate, safe, and affordable housing.

Microfinancing loans have longer terms, lower rates than traditional consumer loans, and do not require collateral making them more accessible and attractive to borrowers.
In addition to supporting initial construction costs, the loans can be put towards fixing a roof, installing toilets, gaining running water, improving insulation, or adding additions to homes.

One current example of the program at work is the Building Assets, Unlocking Access program within Kenya and Uganda. The program has supplied over $50M USD, and helped over 70,000 families in building homes, and carrying out improvements.

Intervention Point:
Social Supports

Netherlands

Startblok Riekerhaven – Bringing young people and refugees together through housing

Opened in 2016, Startblok Riekerhaven is a temporary residential community that houses 565 young people between the age of 18 and 27 in Amsterdam, with half of the residents being Dutch and half being newly arrived refugees. This project focuses on social integration combined with affordable housing for youth. By having a mix of Dutch and refugee youth, Startblok provides an environment for cultural exchange and integration between the youth.

The program rewards individuals through reduced rent for undertaking roles in line with social supports. Individuals can offer free English lessons, provide information, tutor, and assist with cleaning tasks all to recover rental costs. The environment created by the focus on supporting one another propels newcomers and youth to achieve goals, where traditional housing does not (Starblok Riekerhaven, n.d)

Social supports include the provision of multidimensional resources to youth, such as emotional, informative, and instrumental by trusted sources such as friends, family, mentors, and organized programs, in which mentors are adults who provide support, assistance, and guidance to youth. Support can be tangible such as financial loans or intangible such as emotional support. (Curry and Abrams, 2015). The presence of mentors is key to guiding and encouraging youth along their pathways to adulthood (Milton and Hamilton, 2015).

Social supports provide youth with a strong foundation in which they can build their networks, gain employment, and seek out pathways to housing. Social supports are prevalent across the interventions as they are a pathway for youth to not feel discouraged and pursue housing goals.

CONCLUSION

The Youth Housing Crisis report contributes to filling the information gap that currently exists in research on youth housing challenges, and raising awareness of the need for a global understanding of the issue.

The report has identified that the specific experiences and challenges youth between the ages of 18 to 29 face in accessing adequate, safe, and affordable housing in urban cities are largely missing from policy debates across the globe. The lack of youth consideration in policy is adversely impacting the achievement of UN Sustainable Development Goal Target 11.1 which seeks to ensure access to housing and basic services for all by 2030. To ensure great strides are made towards the achievements of SDGs by 2030, and that no one is left behind, this report has applied a global landscape analysis across major cities within South America, North America, Asia, Sub-Saharan Africa, and Europe to capture some of the most pressing housing challenges youth face.

These key challenges were categorized into four main barriers (institutional, financial, operational and life experiences) which seek to mitigate the information gap that currently exists in youth access to housing. The growing urgency to provide adequate, safe, and affordable housing to youth in urban cities calls for a paradigm shift in policy and practice. The report has located promising practices and programs, along with key intervention points in youth's transition to adulthood that would better position youth to access housing.

While many youth around the world struggle to find adequate housing, the report has found that youth from marginalized communities (ie. LGBTQ+, differently abled or racialized) were more likely to face challenges. Moving forward, a global and holistic understanding of the unique challenges confronting youth is in need. The findings of this report can aid in assisting policy practitioners and UN-Habitat to better inform policy decisions and ensure that policies and programs are designed in a way that works for everyone.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN CANADA FOR YOUTH NEEDS: VANCOUVER

Women Transforming Cities :
https://www.womentransformingcities.org/

"For 10 years Women Transforming Cities has worked in Vancouver, across Canada and internationally to promote policies and programs that address gender, racial, social and other forms of inequity. All of our work is through a lens of intersectional feminism rooted in social justice, as coined by Dr Kimberlé Crenshaw." They are focused on intersectional lenses in reports on how to make Vancouver a better city for young women to live.

https://www.womentransformingcities.org/hotpinkpapercampaign:
They have created a database of best practices to make cities more female-friendly. This includes a wide range of "wise practices"

https://womenfriendlycitieschallenge.org/wise-practices/?category=housing-land-rights
One of these three housing-specific cases are related to safe housing in Canada.

WISH Drop-In Center Society :

Problem: 47 percent of the Downtown Eastside Community is made up of females, however this amount is not reflected within the safe spaces available.Women (especially youth) face multiple barriers to housing: "Communities and people who face systemic barriers, stigma and discrimination —

Women (especially youth) face multiple barriers to housing:" Communities and people who face systemic barriers, stigma and discrimination — such as street-based sex workers—face multiple barriers when trying to access services or finding housing and safe spaces. The onset of the COVID-19 pandemic, the escalating opioid crisis, and the inequitable rates of violence and discrimination against street-based sex workers meant the community we serve needed safe spaces, now more than ever." To meet this need, WISH has opened up "crash beds" where women can find temporary housing. These beds have been used more than 500 times since opening, however sex workers are constantly being turned away due to overwhelming need.

Goal: Urban Spaces - Provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities (SDG 11.7).

Solution: WISH opened up a 24/7 temporary emergency shelter for street-based sex workers. An average of 12 women can stay in the shelters and find temporary heat, food, medical help, and safety. Additionally, the InReach team can come in and provide income assistance and with finding more permanent housing. The 24/7 outdoor space is also constantly being used by women who couldn't get space inside. The success of the shelter is a case study for a successful transition point for homeless youth to co-op or low-income housing.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN CANADA FOR YOUTH NEEDS: VANCOUVER

RainCity: https://www.raincityhousing.org

RainCity Housing provides a range of housing and support services, including: temporary shelters transitional housing long-term housing LGBTQ+ housing for youth housing for women-led families outreach based housing programs Covenant House

YMCA Vancouver: https://www.gv.ymca.ca/

"As a 501(c)3 nonprofit organization, we provide crucial programs and services to more than 230,000 people every year. With the help of generous donors, we are able to provide more than 250 homeless youth safe, stable housing, 115,000 healthy meals to school-age youth, and more than $9.5 million in financial assistance to more than 27,000 people to ensure everyone has a chance to succeed and belong at the Y."

YWCA Vancouver: https://ywcavan.org/programs/housing

"YWCA housing communities provide safe and affordable homes for single women and their dependent children. Residents have access to other YWCA programs and services, and a foundation to move towards health, well-being and economic stability. They are located across Metro Vancouver."

They provide beautiful subsidized housing to single mothers across Vancouver. The full list can be seen on the link above. They also provide Crabtree Corner housing for women transitioning from violence. The entire organization is based on the concept to: advance gender equity alongside women, families, Two-Spirit and gender diverse people through advocacy and integrated services that help support personal, collective and economic wellbeing.

Aunt Leah's Place: https://www.auntleahs.org

Aunt Leah's place helps prevent children in foster care from becoming homeless and mothers in need from losing custody of their children. To support them on their journey to self-sufficiency, Aunt Leah provides supported housing, job training and coaching on essential life skills.

Hollyburn Community Services Society: https://www.hollyburn-society.ca

Hollyburn Community Services Society provides lifelong solutions for youth through emergency services, transitional housing, employment and work experience, and life and social skill development. They offer a wide range of services that support youth, who are experiencing barriers, to successfully transition to adulthood.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN CANADA FOR YOUTH NEEDS: TORONTO

Generation Squeeze:
https://www.gensqueeze.ca/housing-plan

Gen Squeeze is focused on a wide array of research impacting youth Canada-wide; however one of their main focuses is issues surrounding housing for youth and offering potential solutions. Their primary goal is to help Canadians become enabled to afford a good home by 2030; good as defined by the Canada Mortgage and Housing Corporation: "This means a home in your chosen community with total shelter costs less than 30percent of your household's pre-tax income, enough bedrooms for everyone and in an adequate state of repair" (Kershaw, 2022).

Stigma and Resilience Among Vulnerable Youth Centre (SARAVYC):
https://www.saravyc.ubc.ca/

SARAVYC focuses on an intersectional lens in order to analyze factors which are impacting the health of youth, including lack of equal and fair housing opportunities and the obstacles leading to this lack. They have completed a wide variety of research and problem evaluations regarding youth.

Minnesota Runaway Intervention Program: Article in Drive under "Min Run"

The Minnesota Runaway Intervention Project (RIP) provided health care, intensive support and life skill development for young runaway girls (aged 10 to 15) who had been or were at risk of being sexually assaulted or exploited. The aim of the program was to help girls heal from trauma and rebuild self-esteem and connectedness to family and school. The research project evaluated the program since 2006, conducting a longitudinal study of health outcomes for participants, and tracking the perspectives of their families and community agencies involved in the program.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN KOREA FOR YOUTH NEEDS: SEOUL

Slug Union: https://minsnailunion.net/

Slug Union was formed in 2011 by a team of youth from Yonsei University, one of the top universities in South Korea, in response to youth homelessness and struggles to find housing while attending school. The acting director for many years was Lim Kyung-Ji, who has also worked with UN-Habitat to implement workshops regarding youth housing issues and attended several UN-Habitat conferences.

Liberty in North Korea: https://www.libertyinnorthkorea.org/

LiNK assists North Korean refugees in adjusting and adapting to their new lives, and as many of these defectors are youth, finding them sustainable focus is one of their major focuses. LiNK is a high-profile, global organization which raises awareness for North Korean youth across Seoul and North America. The head of LiNK is Hannah Song, the current acting CEO.

Seoul Metropolitan Government: http://english.seoul.go.kr/policy/welfare-health-security/housing-2030-youth/

The SMG has several ongoing projects which pertain to youth housing specifically. The Seoul Metropolitan Government (SMG) holds various programs, focusing on the five most critical sectors of one-person households— housing, safety, health, financial independence, and social network. They also hold community events for single youth, such as preparing kimchi. They are also building youth housing in a station influence area' of a scale of 379 households (90 public rental houses, 289 private rented houses) from five underground floors to twenty-two above ground floors will be built in the vicinity of Yangjae Station (nearby Gangnam) where Subway Line 3 and the Shinbundang Line intersect. The houses will be provided at 30 percent-95 percent of the neighborhood's municipal property rates. Construction for the building will begin in March 2020, residents will be recruited in December 2021, and move-in will begin in March 2023.

Goshipages: https://goshipages.com/

Goshipages is a database of 'Goshiwon' stays around Seoul, which are extremely tiny spaces that are affordable for youth. A goshiwon (고시원) is a very small room that can range from 26 to 39 feet along, which sometimes includes the bathroom. This small space always includes: a bed, a small wardrobe or shelf for clothes and items, a desk and a chair. They usually have shared kitchens and washrooms (COVID risk). The average cost is $500/month for a tiny, dark space.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN KOREA FOR YOUTH NEEDS: KOREA-WIDE

Incheon Customized Youth Policy: https://www.incheon.go.kr/en/EN020401/2075175

Incheon Metropolitan City has formed a 'Incheon Customized Youth Policy Discovery' board to prepare measures such as securing high-quality jobs for young people in Incheon and stabilizing housing and will start a full-scale promotion. The key content of 'Incheon customized youth policy' is to create Incheon's representative youth policy in the fields of employment, start-up, housing, life, education, culture and leisure under the slogan of 'wings to the youth' with the aim of creating social and economic conditions and a residential environment so that young people, who are the future growth engine, can freely express their desires.

Youth Now: https://www.unhabitatyouth.kr/19

Youth Now is an organization focused on informing and empowering South Korean youth on their rights and access to resources related to housing and much more. Youth Now is a main point of contact thanks to its direct contract with UN-Habitat.

Korea Land and Housing Corporation: https://www.lh.or.kr/eng/index.do

Korea Land and Housing Corporation (LH) was established with the purposes to enhance -

the residential environments of the people and promote efficient use of the national territory so as to contribute to boosting the national economy through the acquisition, development, reserve and supply of land, the development and rearrangement of cities as well as the construction, supply and management of housing. They are often in charge of distributing land for government initiatives across South Korea, including housing programs, urban development, and welfare programs.

BinJip Eunhaeng 빈집 은행 (Empty House Bank): https://gongga.lx.or.kr/portal/

"Empty house" refers to a house where no one has lived or used for more than one year. The most ideal way to investigate vacant houses is to visit all houses one by one, check whether they are applicable through owner interviews, and check the status periodically. However, it takes a lot of time and money to find and check all houses across the country. Therefore, a spatial information-based information system is essential to estimate and investigate unused (non-residential) houses and systematically manage the current status of vacant houses. As a specialized institution stipulated in the Vacant House Special Act, Empty House Bank systematically supports the survey of vacant houses and the management of current status information.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN KOREA FOR YOUTH NEEDS: KOREA-WIDE

Korean Rural Community Corporation: https://www.ekr.or.kr/english/index.krc

KRC promotes the farm, mountain, fishing village happiness-charging project to provide tailored services for residents in farming, mountainous, and fishing villages. KRC improves the quality of life for residents in farming, mountainous and fishing villages through customized support projects aimed at spreading happiness among villagers. KRC promotes healthcare for local residents, creates jobs, and implements community empowerment programs in remote farming, mountainous and fishing villages. They also build group homes and cultural centers in rural areas, as well as provide means of transportation. They work in tandem with Empty House Bank.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN EUROPE FOR YOUTH NEEDS: CITY/COUNTRY

Amsterdam, Netherlands - Startblok Riekerhaven:
https://www.startblokriekerhaven.nl

Startblok Riekerhaven is a program and an organization that seeks to provide a new approach to social housing. As an organization SR seeks to provide affordable living arrangements for youth and new comers to the area. As a program, SR offers affordable housing for 565 young tenants, mixing local and newly arrived young people. They share the responsibility for their living spaces. Many residents take on tasks e.g. working as hallway managers or translators in exchange for a discount on their rent; or volunteer to organize activities.

Bratislava, Slovakia – STOPA Slovensko:
https://www.stopaslovensko.sk/en/who-we-are/

STOPA is a Slovakian based NGO that seeks to alleviate the prevalence of homelessness within the nation's capital, Bratislava. The NGO has now expanded to provide assistance for people facing difficult living situations with a care based approach and direct access to safe, and accessible housing that is fully funded by STOPA. The organization firmly believes that each individuals story is unique and the needs that they require are different from the next person, as such, they approach each situation with the needs of the client in at the forefront of the social intervention.

United Kingdom – Youth Employment:
https://www.youthemployment.org.uk

The youth employment program within the UK is actively tackling unemployment through:
- Giving young people a voice on the youth employment issues that affect them
- Supporting young people with the skills and careers support they need to progress
- Supporting employers to develop and be recognized for their youth friendly employment practice
- Connecting young people to Youth Friendly Employers
- Providing expert insight across all youth employment policy areas

They have also developed a skills career hub for youth ages 14-24 that provides them with:
- Careers inspiration
- Skills development
- Opportunities
- Peer to peer content
- Youth Friendly Employers
- Information on a range of topics including mental health and finances and signposting to expert organizations and support

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN EUROPE FOR YOUTH NEEDS: EU-WIDE

Housing First Europe Hub: https://housingfirsteurope.eu

The hub was founded in Finland and now works with the European Federation of National Organizations Working with Homeless People with 15 external partners across Europe. The hub provides a guide on how to implement the core principals in the Housing First Framework within the European context. They have also designed the HF4Y framework that is a rights-based intervention that can help youth experiencing or at risk of facing homelessness. It is designed to meet youth in need with safe, affordable and accessible housing that they can then gain necessary and age-appropriate supports that focus on health, wellbeing, life skills, engagement in education and employment, and social inclusion. The hub is always working on and developing advocacy tools for youth inclusion in housing.

Erasmus+: https://erasmus-plus.ec.europa.eu/about-erasmus/

Erasmus is a European Union initiative that seeks to support education, training, and sport in European youth. The initiative has €26.2 billion and runs from 2021-2027. The program places a strong focus on social inclusion, the green and digital transitions, and promoting young people's participation in democratic life. It is an application based process that can be extended to individuals or organizations that have similar goals and needs as Erasmus.

Organization for Youth Education & Development (OYED): https://www.oyed.org

OYED is a European wide organization dedicated to creating, promoting, and enacting youth-oriented education and development programs. Over the past 10 years the organization has brought youth together from all over the globe to discuss pertinent issues for the next generation of leaders. OYED is now one of Europe's largest independent cultural exchange organizations open to all youth.

European Youth Forum (EYF): https://www.youthforum.org/

EYF is the voice for European youth. They are located in 41 countries with over 100 member organizations. They seek to create a better future for youth where their voices, experiences, and needs are listened to and met. They want to empower youth to shape societies, and build a fairer more equitable planet. Member organizations range from democratic representation initiatives to social inclusion for at risk youth. They strongly advocate for youth rights around housing, work, education, health and freedoms. EYF strongly believe that youth are rights holders, and policies must legally consider youth and enact rights based approaches to alleviate some of the issues they face.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN KENYA FOR YOUTH NEEDS: NAIROBI

Map Kibera: https://www.mapkibera.org/

Map Kibera is a project that was initiated in 2009 in response to the lack of information about the informal settlement of Kibera in Nairobi, Kenya. Community involvement included mapping the informal settlement, participatory GIS sessions, and work with local organizations to identify key community issues. Citizens located and recorded the sites of markets, schools, religious centers, hospitals, clinics and pharmacies, sanitation, and clean drinking water facilities.

The Youth Cafe:
https://www.theyouthcafe.com

The Youth Café carries out multidisciplinary activities for the sake of helping young citizens in the following areas: 1) Culture, Arts and Sports; 2) Governance and Political Inclusion: Accountability; 3) Governance and Political Inclusion: Remittances; 4) Peace and Security 5) Education and Vocational Skills; 6) Business, Job Creation and Entrepreneurship; 7) Universal Health Coverage; and 8) Environmental Preservation.

The Youth Congress:
https://theyouthcongress.org

The Youth Congress is a youth serving Non-Governmental Organization founded in 2007 to provide young people in Kenya with a platform to articulate their issues, explore opportunities for youth participation and leadership to effectively address their interest and concerns and engage young people in social, economic and political processes.

The Youth Agenda: https://youthagenda.org

Youth Agenda (YAA) is a Youth led, Youth serving organization founded in 1996, sparked by evidence exclusion of youth in spheres of life and fueled by a passion for the 'Total youth'. YAA advocates for the youth by developing their capacity to take charge of the affairs in Kenya through leadership training, knowledge generation and dissemination as well as facilitating platforms for them to engage in governance and development processes.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN KENYA FOR YOUTH NEEDS: NAIROBI

<u>Youth Alive! Kenya (Y.A.K.): https://youthalivekenya.org</u>

Y.A.K. works in partnership with youth organizations, the private sector, and the government to advocate for youth responsive policies, legislation, and programs within Kenya in particular and Africa in general. It has promoted and protected youth's rights, and empowered youths and vulnerable groups in the spheres of socio, economic and political development through the implementation of projects focusing on three thematic pillars; Good governance, Economic empowerment and livelihoods, and Social well-being & Equity.

<u>Youth Initiatives – Kenya: http://yike.org</u>

Youth Initiatives-Kenya (YIKE) is a local Non-Governmental Organization (NGO) that was established in 2003. with its main offices located in Nairobi. YIKE aims to transform the lives of youth, women and children by engaging communities, state and non-state actors in sustainable socio-economic empowerment and livelihoods; health initiatives; capacity building, governance, and advocacy.

YIKE advocates for and supports youth participation in development processes. It works in partnership with youth organizations, the private sector, and the government to advocate for youth responsive policies, legislation, and programs within Kenya in particular and Africa in general.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN INDIA FOR YOUTH NEEDS: NATIONAL

**Parivaar Educational Society:
https://parivaar.org/**

Parivaar is a humanitarian organization whose work is inspired by the spiritual and humanistic ideals of Sri Ramakrishna and Swami Vivekananda. For the last 17 years, Parivaar has cared and worked for the overall development of children who are highly vulnerable to exploitation, victimization and trafficking. This includes children who were orphaned, abandoned or living on the streets as well extremely impoverished children from tribal areas.

**Youth Alliance:
https://www.youthallianceofindia.org/**

For the past nine years, the Youth Alliance has been creating leadership programs for young people through participation and collaboration. Its programs are experiential and aimed at giving exposure to social issues to the youth of India. The Youth Alliance community has become a support system for many young people to realize their potential. Through customized leadership programs with other developmental organizations and corporates, Youth Alliance is seeding new thinking and supporting mindset shifts.

**Salaam Bombay Foundation:
https://www.salaambombay.org/**

With the belief that "An adolescent in school has a future", Salaam Bombay Foundation (SBF) began its operations in 2002. At the core of all of its initiatives is the commitment to ensure that India's most vulnerable adolescents continue their schooling and make the right choices for health, education and livelihood. The Foundation works by leveraging the existing government school infrastructure and combining it with alternate and innovative education tools. Today Salaam Bombay operates in the major cities of Mumbai, Pune, Kolkata, Bengaluru, and Jaipur.

Make a Difference: https://makeadiff.in/

Many children end up in shelters, which struggle to address more than the basic needs. Make A Difference focuses on providing them with additional care and support systems to ensure that they flourish. It includes emotional support, career counselling and financial support to continue their education once they leave the shelter – where they can be till the age of 28. Their objective is to help the children and young adults become financially and emotionally capable of leading successful lives without falling back into the cycle of poverty.

APPENDICES: ORGANIZATIONS

ORGANIZATIONS IN SOUTH AMERICA FOR YOUTH NEEDS: NATIONAL

Brazil Organizations

TECHO: https://techo.org/por-que-existimos/

TECHO also known as Un para mi País, is a youth-led non-profit organization working across Latin America and the Caribbean. TECHO seeks to mobilize youth volunteers to fight extreme poverty in Latin America, by constructing transitional housing and implementing social inclusion programs. TECHO has three primary objectives: to promote community development and participation across informal settlements; strengthen private and public partnership to address housing needs for low-income families; and advocate for institutional and structural changes to address poverty.

Youth Build: https://youthbuild.org/

Youth Build focuses on preparing young people for work and leadership roles in their own communities. Operating in both urban and rural areas, Youth Build enables youth to develop work readiness skills while increasing their confidence and self-esteem. The program has been adapted to respond to market-driven demand for technical skills training, to provide a pathway back to formal education for high school dropouts, and to respond to community needs in the aftermath of natural disasters. The program is the only one in Brazil to be chosen by the Inter American Development Bank

as a model program responding to the needs of youth living in violent communities.

Columbia Organizations

Fundación SERVIVIENDA: https://www.facebook.com/fundacion.servivienda/

Fundación SERVIVIENDA is a organization working towards improving the life quality of communities living in vulnerable conditions by providing assistance to increase housing development projects for Colombians. The foundation is compromised with integral development and brings security, identity, and a sense of social belonging.

Fundación Barco: https://fundacionbarco.org/

Fundación Barco is a non-profit organization seeking to promote the development of sustainable, adaptable, and measurable educational models to improve learning in children and adolescents. As an organization believes that the families living in vulnerable areas are more afflicted by social issues and problems. Fundación Barco forwards projects related to the protection of children rights, education, health, and social and regional development of attention to vulnerable communities.

APPENDICES: PROGRAMS

ADDRESSING FINANCIAL BARRIERS

Country	Actor	Name of the Project/Policy/ Program	Description	Source
Australia	Tasmanian Government	Youth2Independence (Y2I) Program under the Affordable Housing Strategy	With a commitment of over $5 million to expand the Y2I program, it provides accommodation and support for young people aged 16-24 years to become independent by participating in education and training. Rent is 25 percent of the young person's income.	https://www.communities.tas.gov.au/housing/tasmanian_affordable_housing_strategy/key-projects/youth2Independence-program
Canada	Government of British Columbia	Increased supports for youth from care	Supporting youth transitioning from government care to adulthood with a new financial supplement and assistance with the cost of housing until age 27.	https://news.gov.bc.ca/releases/2022CFD0009-000353
Kenya	The State Department of Housing and Urban Development, Government of Kenya	Boma Yangu Affordable Housing Project	An initiative by the government as one of the pillars under the 'Big 4 Agenda' which ensures that low and middle income households have access to decent and affordable housing units.15% of 500,000 affordable units will be allocated to singles and youth.	https://bomayangu.go.ke

APPENDICES: PROGRAMS

ADDRESSING FINANCIAL BARRIERS

Country	Actor	Name of the Project/Policy/ Program	Description	Source
Kenya	Holcim; The CDC Group	The Mvule Gardens housing complex	Driving Africa's delivery of affordable climate-smart housing.	https://www.holcim.com/media/media-releases/largest-3d-printed-affordable-housing-project-africa
Malaysia	Bank SimpananNasional Malaysia (BSN)	BSN MyHome (Program PerumahanRakyat)	A housing loan offered by Bank SimpananNasional Malaysia (BSN) to assist single or married youths own their first home with ease by offering to finance the purchase of either completed, under construction or sub-sale property.	https://www.bsn.com.my/PersonalBanking/Loans/bsn-myhome-ppr?lang=ms-MY
Malaysia	The Housing and Local Government Ministry (KPKT)	Home OwnershipProgram (HOPE)	Providing 500,000 affordable homes to encourage home ownership among low-income, no-fixed income, gig economy groups and young people.	https://hope.kpkt.gov.my

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ADDRESSING FINANCIAL BARRIERS

Country	Actor	Name of the Project/Policy/ Program	Description	Source
Nigeria	Domak Group ; the National Association of Polytechnic Students (NAPS)	Nigerian Youth/Students Land & Housing Investment Scheme	Giving all Nigerian Students the Opportunity to own a Land Property with a flexible payment plan.	https://domakshelter.com/home/the-nigerian-youth-students-land-and-housing-investment-scheme-2021/
South Korea	The Seoul Metropolitan Government (SMG)	Rent Assistance Program For Young Residents	Providing financial support of KRW 200,000 for ten months to young residents.	https://english.seoul.go.kr/seoul-expands-rent-assistance-program-for-young-residents-by-fivefold-with-22000-additional-beneficiaries-in-the-second-half/
South Korea	The Seoul Metropolitan Government (SMG)	Youth Rental Deposit Interest Support Program (청년 임차보증금 이자지원 사업)	Relieving the burden of high housing costs relative to income by providing rental deposit loans and interest to young people who have difficulties in raising large sums of money.	https://housing.seoul.go.kr/site/main/content/sh01_040901

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ADDRESSING FINANCIAL BARRIERS

Country	Actor	Name of the Project/Policy/ Program	Description	Source
South Korea	Seoul Metropolitan Government (SMG)	2030 Housing Project for Young People (역세권 2030 청년주택)	Supplying rental houses to young people by allowing high-density development in areas close to subway stations.	https://news.seoul.go.kr/citybuild/files/2019/04/5cb406c7a4f442.05861412.pdf https://www.seoulsolution.kr/en/content/7369
Taiwan	Urban and Rural Development Department, New Taipei City	MRT Commuter Youth Housing Rent Subsidies (捷運青年住宅租金補貼)	A monthly rent subsidy of NT$3,000 for up to 12 months, aims to help young people between 20 and 40 years of age who work or go to school in New Taipei City to live in an administrative area with an MRT station. Applicants must not own a house or have parents who own a house in New Taipei City or Taipei.	https://www.ntpc.gov.tw/ch/home.jsp?id=e8ca970cde5c00e1&dataserno=c5cd262e47ac44fc465cddbd1666f80e
Taiwan	Ministry of the Interior	Rent Subsidy Policy (300 億元中央擴大租金補貼專案)	A new package of NT$30 billion (US$1.05 billion) to provide increased rent subsidies to young people, newlyweds and families with young children.	https://www.moi.gov.tw/News_Content.aspx?n=4&s=260145

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ADDRESSING FINANCIAL BARRIERS

Country	Actor	Name of the Project/Policy/ Program	Description	Source
Taiwan	Urban and Rural Development Bureau New Taipei City; 9floor	Social Housing: Sanxia (三峽北大青銀共居計畫)	A pilot scheme that offers shared housing with cheaper rent (around 80 percent of the market price) for cross-generational tenants.	https://www.9floorspace.com/sanxia
Taiwan	New Taipei City Government	Youth Social Housing (新北青年社會住宅)	Offering approximately 1,252 units of youth social housing by 2017.	https://www.health.ntpc.gov.tw/en/basic/?mode=detail&node=409

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ADDRESSING INSTITUTIONAL BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
Canada	Government of Canada	National Housing Strategy	A 10-year, $72 billion plan seeks to support 100,000 new housing units and 300,000 repaired or renewed housing units, including investments in homelessness programs that will allow communities to tailor interventions to youth.	https://www.placetocallhome.ca/progress-on-the-national-housing-strategy
Canada	Government of Canada	National Housing Strategy Act	Introduced in 2017, this Act supports the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights.	https://laws-lois.justice.gc.ca/eng/acts/n-11.2/FullText.html
Kenya	Government of Kenya	Kenya National Land Policy (NLP)	Outlining principles include equity; security of tenure; access to land information; transparency; and good democratic governance.	https://www.refworld.org/pdfid/5b3e29474.pdf

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ADDRESSING OPERATIONAL BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
Canada	The RAFT	Youth Reconnect	A community-based early intervention program that is designed to help young people (ages 13–24) who are at risk of or in the early stages of homelessness.	http://www.theraft.ca/site/youth-reconnect
Canada	Aunt Leah's Place	The Link: Housing First	Supporting youth by providing no age restrictions, a trusted housing procurement worker for one on one support and guidance to help secure and maintain housing, rent subsidies, among others.	https://www.auntleahs.org/programs/housing/the-link-housing-first/
Canada	RainCity Housing	Housing first LGBTQ2S+ youth housing	For youth aged 18-24 who have experienced chronic and/or episodic homelessness and who identify as LGBTQ+. The model follows best practices in Housing First, recognizing the importance of choice and self-determination.	https://www.raincityhousing.org/about/programs/

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ADDRESSING OPERATIONAL BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
France	Vilogia	IZIDOM CONCEPT	Units are let on the basis of simplified administrative procedures, flexible arrangements, affordable rent, possibility to get help for paying guarantee deposit, available to youth receiving housing allowances.	https://blog.vilogia.fr/logement-jeunes-izidom-studom/
Ireland	Focus Ireland	Focus Ireland Youth Housing	Incorporating Housing Led and HF4Y (Housing First for Youth) principles. This provides young people aged 18-26 with housing as quickly as possible to help them to escape from homelessness.	https://www.focusireland.ie/wp-content/uploads/2021/09/Youth-Housing-Partnership-Approach.pdf
Scotland	Rock Trust	Housing First for Youth Project	Offering accommodation on an immediate, permanent and unconditional basis, with holistic support to each youth, focused on their individual needs, including education, employment, health and well-being.	https://www.rocktrust.org/housing-first-for-youth/

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ADDRESSING LIFE EXPERIENCE BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
Canada	Canada Mortgage and Housing Corporation (CMHC)	The Raising the Roof's Reside Program	Transforms existing vacant homes into affordable and supportive housing for at-risk youth.	https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2018-nhs-projects/affordable-housing-options-prevent-youth-homelessness
Canada	Lu'ma Native Housing	Aboriginal Youth Mentorship Program	Providing Aboriginal Youth with mentorship, housing and support for the transition from foster care to Adulthood, as well as connecting them to community and adult allies.	http://lnhs.ca/aboriginal-youth-mentorship/
Canada	Covenant House	Crisis Program	63 beds for youth at-risk for or are experiencing homelessness between the ages of 16 and 24. Clients include female- and male-identified youth.	https://www.covenanthousebc.org/continuum-of-care/crisis-program/

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ADDRESSING LIFE EXPERIENCE BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
Canada	Hollyburn Community Services Society	Life Success Transition Program	Providing transitional housing and support to help homeless young adults, ages 18 to 24, acquire the financial, life and social skills needed to live independently.	https://www.hollyburn-society.ca/youth/life-success/
Kenya	Government of Kenya	The Kazi Mtaani Programme	Equipping youth in the informal sector with industry relevant skills to ensure they are employable and productive post COVID – 19 Crisis.	https://youth.go.ke/kazi-mtaani
Kenya	Government of Kenya	Kenya Youth Employment Opportunities (KYEOP) 2016 – 2021	In partnership with the World Bank, the project development objective of KYEOP is to increase employment and earning opportunities among targeted youth aged 18-29 across Kenya. The project aims to reach over 280,000 youth during the project period.	https://youth.go.ke/projects

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ADDRESSING LIFE EXPERIENCE BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
Kenya	The Youth Cafe	Financial Literacy Certificate Program	Providing transitional housing and support to help homeless young adults, ages 18 to 24, acquire the financial, life and social skills needed to live independently.	https://www.theyouthcafe.com/updates/the-youth-caf-introduces-a-financial-literacy-certification-program-2021
Kenya	The Youth Agenda	Elevate Mentorship Programme	Providing young people aged 18-24 with access to mentors who have the skills and expertise to support them with their professional growth.	https://youthagenda.org/economic-empowerment/
Kenya	Youth Alive! Kenya	Youth and Beyond Youth	Targeting youth and people living with disabilities to form vibrant movements that enable active contribution and participation in development processes. This is to enhance good governance, democratic transformation, transparency, and accountability.	https://youthalivekenya.org/projects/good-governance-and-human-rights/youth-and-beyond-youth/

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ADDRESSING LIFE EXPERIENCE BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
Malaysia	Government of Malaysia, Government of the UK; UN-Habitat	UK Prosperity Fund Global Future Cities Programme	Invested 80 million pounds in urban projects across 19 cities in the world, including Malaysia. The programme spanned 30 different projects addressing urban needs, including housing issues.	https://unhabitat.org/uk-government-un-habitat-partner-to-promote-impact-oriented-urban-projects
Netherlands	De Key Housing Association	Startblok Riekerhaven	Offers affordable housing to Dutch and refugee youth. They share the living responsibilities, and tenants can take on tasks, organize activities, and work as translators for a discount on the rent.	https://startblokriekerhaven.nl
Scotland; Ireland; Netherlands; and Canada	Europe Hub	Housing First for Youth	Rights based intervention approach to address youth homelessness. Provide youth with immediate access to safe, accessible and affordable. They also provide age appropriate supports and social services.	https://housingfirsteurope.eu/housing-first-for-youth/

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ADDRESSING LIFE EXPERIENCE BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
South Korea	Seoul Solution	Seoul Type Housing Voucher Program	A "monthly rent aid system" in order to lower the housing costs of low-income citizens living in rental housing.	https://www.seoulsolution.kr/en/node/6350
Taiwan	Taipei City Government	Taipei City Youth Commission	Founded in 2015, the Commission aimed to create a youth development blueprint with the help of various voices of society through an open platform where youth can offer creative and flexible approaches to social housing for youth.	https://english.rdec.gov.taipei/News_Content.aspx?n=50819E2E63622F17&sms=DFFA119D1FD5602C&s=F68C595F97F32DF1
United States	The State of Florida	SB 1054: Financial Literacy Instruction in Public Schools	Florida to mandate a financial literacy course for high school graduation.	https://www.flsenate.gov/Session/Bill/2022/1054

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ADDRESSING LIFE EXPERIENCE BARRIERS

Country	Actor	Name of the Policy/Program	Description	Source
United Kingdom	MyBnk	Money House	Helping young people in, or about to move into housing, manage their money and remain independent. Participants gain practical financial and digital skills to pay their rent, bills and living costs whilst making informed choices about their future.	https://www.mybnk.org/our-work/financial-education/the-money-house/
United Kingdom	Commonwealth Housing	Peer Landlord Scheme	Young residents pay a service charge, a proportion of which is set aside for future tenancy deposits when they are ready to move into their own accommodation.	https://www.housingevolutions.eu/project/london-peer-landlord-scheme/
United Kingdom	HWB Dinbych; Denbighshire County Council's youth services and housing departments; Grŵp Llandrillo Menai; and Denbigh Youth Project	Denbigh Youth Hub	A housing project, consisting of six self-contained flats for 16-25 years old youth, which is part of a larger building that provides a range of youth and community services. It is a short-term support scheme which aims to equip young people with the skills necessary for independent living.	https://www.grwpcynefin.org/en/more-than-housing/supporting-the-community/hwb-dinbych-in-denbigh/#accordion-000-item1

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