**Maat for Peace’ Submission on "A place to live in dignity for all: Make housing affordable”**

**Introduction:**

The right to safe, secure and affordable housing is a fundamental human right recognized by the United Nations and enshrined in various international human rights treaties including the International Covenant on Economic, Social and Cultural Rights. States have an obligation under international human rights law to respect, protect and fulfill the right to adequate housing for all individuals, and this includes ensuring access to affordable housing for all, providing adequate shelter for the homeless, preventing forced evictions and taking measures to meet the housing needs of all individuals without discrimination. However, the lack of safe and affordable housing remains a major challenge and a major concern for a growing number of people around the world, particularly for the most vulnerable population groups, including low-income families, people with disabilities and minority groups.

At the present time, millions around the world live in informal or inappropriate housing as a result of their inability to afford housing costs, and because of their lack of the necessary financial resources to obtain adequate housing, and the rates of homelessness and the growth of informal settlements around the world are exacerbated at the present time due to the increase of the costs of safe housing which sometimes exceed household income, which has had a widespread impact on individuals' well-being and quality of life and on their enjoyment of basic human rights including the right to health, education and an adequate standard of living, As a result of the high costs of safe housing, individuals are forced to spend a large portion of their income on housing, leaving little or no money for other basic needs, such as food, health care and education, which inevitably leads to increased poverty, malnutrition and ill health, and undermines The ability of individuals to obtain quality education and job opportunities, which limits the ability of individuals to improve their lives. In light of the foregoing, Maat Foundation for Peace, Development and Human Rights presents its interventions on affordable housing to the Special Rapporteur on the right to adequate housing, by responding to the questions of the questionnaire attached to the invitation as follows:

**Questionnaire questions:**

First of all, it should be noted that the focus of Maat during this intervention will be mainly on the countries of interest, including the Islamic Republic of Iran, Sweden and the Netherlands.

1. **Does your country's national law, including constitutional law, housing or social protection law, refer to housing affordability or provide any other guarantees to ensure a minimum standard of living? Are there national policies that refer to affordable housing? Please provide references and links to relevant major laws or constitutional provisions as well as policies (first question)**

**Islamic Republic of Iran:**

In view of the legal framework in the Islamic Republic of Iran, Maat noted that there are no provisions related to affordable housing, as the Iranian constitution or other national laws in force in Iran did not include any reference to affordable housing or the ability to afford housing, however, Article 43 The Iranian constitution obliges the government to ensure that all citizens enjoy basic facilities, such as housing, water, electricity, gas, health, education and care[[1]](#footnote-1). The Foundation also did not notice any feasible national policies in Iran that ensure citizens' access to affordable housing.

**Sweden**

Looking at the legal framework in Sweden, Maat noted that the Swedish constitution does not explicitly mention affordable housing or a minimum standard of living. However, there are laws in place to protect tenants from unfair rent increases and from unfair eviction, and the country also offers various forms of housing benefits for low-income families. The following are the most important national laws and policies in Sweden that refer to affordable housing:

* **Housing allowance:** Low-income families in Sweden can apply for a housing allowance to help cover the cost of rent. The amount of the allowance depends mainly on the family's income[[2]](#footnote-2). The housing allowance is regulated by the Swedish Social Insurance Agency and based on the Housing Allowance Act No. 737 of 1993.[[3]](#footnote-3)
* **Rent regulation:** In Sweden, landlords are not allowed to charge rent above the market rate. In addition, the government sets rent levels for certain types of rental housing, which helps keep rents affordable. Rent regulation is based on the Swedish Rent Act, which sets rent levels rules and regulates the relationship between landlords and tenants.[[4]](#footnote-4)
* **Rent control:** The Swedish government has implemented rent control measures based on setting a maximum amount that landlords can increase each year. The exact amount is usually based on inflation and is set annually by the government. Rent control is regulated by the Swedish Rent Regulation.[[5]](#footnote-5)
* **Protection from eviction**: Tenants in Sweden are protected from unfair eviction. Landlords must follow specific legal procedures to evict a tenant. The rules regarding eviction are set out in the Swedish Tenancy Act.
* **Right of first refusal:** Tenants in Sweden have the right to first refusal if the landlord decides to sell the rental property. This means that the tenants have the option to buy the property before selling it to someone else, and the right of first refusal is mentioned in the Swedish tenancy law.

**Netherlands**

The Dutch constitution does not explicitly mention affordable housing. However, there are many laws and policies in place to promote affordable housing in the Netherlands. Here are the most important national laws and policies in the Netherlands that refer to affordable housing:

* **Housing allowance**: Low-income families in the Netherlands can apply for a housing allowance to help cover the cost of rent. The allowance depends on the family's income. The housing allowance is regulated by the Dutch tax administration.[[6]](#footnote-6)
* **Social housing:** The Dutch government provides subsidies for the construction and maintenance of social housing, which is affordable rent-based housing for low- and middle-income families[[7]](#footnote-7). Social housing in the Netherlands is regulated by the Dutch Housing Act.[[8]](#footnote-8)
1. **Please indicate if there is any official definition or criteria for assessing whether a household faces housing costs above the affordability level (2nd question)**

According to international standards, affordable housing costs do not exceed 30 percent of a family's income. However, Maat noted that there are no official definitions or criteria in Iran, the Netherlands, and Sweden to assess whether or not a family can afford housing costs.

1. **Is housing affordability regularly measured in your country, region or city, by the national statistical office or other entities? Please explain how housing affordability is measured and monitored. Where is the data published? (4th question)**

In the Netherlands, the national statistical office, Statistics Netherlands, measures the affordability of housing through statistics produced regularly. Statistics issued by the National Statistical Office in the Netherlands can be viewed through the following link: <https://bit.ly/3zKESVP>

In Sweden, the national statistics office, Statistics Sweden, regularly measures housing affordability by calculating the percentage of disposable income that households spend on housing costs. Data and statistics issued by the National Statistical Office in Sweden related to the cost of housing can be viewed through the following link: <https://bit.ly/3mlt49w>

1. **Has housing affordability increased or decreased in your country over the past 10 years? In which regions or cities has housing affordability changed? (5th question)**

**Sweden**

Housing affordability has declined in Sweden over the past ten years, particularly in metropolitan areas such as Stockholm and Gothenburg. This is due to the increase in rent and housing prices faster than wages, the lack of affordable housing and the increase in demand[[9]](#footnote-9). According to the latest statistics obtained by Maat in this context, the average housing costs for families in Sweden amounted to about SEK 78,000 in 2021, which means, according to the same statistic, Swedish families spent a fifth of their income on housing in 2021.[[10]](#footnote-10)

**Netherlands:**

In the Netherlands, housing affordability has also declined over the past ten years, particularly in large cities such as Amsterdam, Rotterdam, and Utrecht. This is due to a combination of factors, including the shortage of affordable housing, the increase in demand, and the rise in rental and housing prices faster than wages. According to the statistics obtained by Maat in this context, the average cost of a house in the Netherlands is currently about 424,681 euros, equivalent to more than 10 times the income, and while the average household income increased during the period from 2015 to 2021 by 25%, in return, house prices increased by 63%.[[11]](#footnote-11)

Other statistics obtained by Maat in this context indicate that the percentage of housing cost out of total income in the Netherlands during 2021 amounted to 23.9%.[[12]](#footnote-12)

**Islamic Republic of Iran:**

In Iran, the affordability of housing has been a persistent problem over the past decade in both urban and rural areas, especially for low-income families, as the cost of housing has remained high in all regions of Iran, especially urban areas such as Tehran and Mashhad, and many families remained to struggle to provide adequate housing. According to the latest statistics obtained by Maat in this regard, the average cost of a house in Tehran is about 50 times the average income[[13]](#footnote-13). The information obtained by Maat also indicates that although the Iranian government has recently banned any increase in housing rents exceeding 25% in the metropolitan area of Tehran, and 20% in other urban areas, in 2022, rents will increase by 50% in Tehran alone, which burdened families in Tehran and reduced their ability to afford housing costs.[[14]](#footnote-14)

1. **Please describe the households, people or groups who are at particular risk of subjection to the cost of housing in your country, region or city (Question 6)**

Low-income families, youth, students, migrants, the elderly, and people with disabilities face severe difficulties in affording housing costs in Iran, Sweden, and Netherlands.

In Iran, the housing affordability problem is more acute in urban areas such as Tehran, where the cost of living is high and there is a shortage of affordable housing. The problem of inability to afford housing costs is exacerbated especially for low-income families, who struggle to afford adequate housing, and are often forced to live in overcrowded or substandard housing conditions.

In Sweden and the Netherlands, low-income families also face the problem of not being able to afford housing, especially in urban areas where there is a high demand for housing and a limited supply of affordable housing. Along with low-income families, young people, students, and migrants are also more vulnerable to the problem of inability to afford housing in Sweden and the Netherlands due to their low income levels and difficulties accessing the state-subsidized housing market.

1. **What are the main reasons why housing is not affordable for certain people or groups in your country? Please indicate the (scientific) links and studies that analyzed these reasons (8th question)**

**Islamic Republic of Iran:**

Maat believes that the inability of some people or groups to afford housing costs in Iran is due to a group of main reasons that can be highlighted as follows:

* **High rate of population growth and urbanization:** The population in Iran is increasing very rapidly, which leads to an increase in the demand for housing units. The rate of urbanization in Iran is also high, as more people move from rural areas to cities in search of better economic opportunities, which led to an increase in the demand for housing developments in urban areas in light of the lack of supply, which ultimately led to a rise in housing costs and a lack of affordable housing in Iran, especially in urban areas.[[15]](#footnote-15)
* **Limited access to finance:** The Iranian government faces severe difficulties in obtaining the international funding necessary to finance housing and infrastructure projects due to the imposed international sanctions, which has led to a lack of investments allocated for the construction of residential structures, a shortage of supply of housing units, and an increase in housing costs[[16]](#footnote-16). Many low-income families in Iran also have limited access to finance, which makes it difficult for them to buy or rent decent housing.[[17]](#footnote-17)
* **Economic sanctions:** The economic sanctions imposed on Iran led to a decline in economic growth levels, which led to a decline in the standard of living of families in Iran, and made it difficult for them to afford housing costs.[[18]](#footnote-18)

**Netherlands and Sweden**

In both Netherlands and Sweden, the main reasons that lead to high housing costs and make housing unaffordable are combined as follows:

* **Housing shortage:** There is a shortage of affordable housing in Sweden and Netherlands, especially in metropolitan areas such as Stockholm, Gothenburg, Amsterdam, Rotterdam, and Utrecht. As a result of housing shortage on the one hand, and an increase in demand on the other, housing costs have risen.[[19]](#footnote-19)
* **Strict rent laws:** Sweden and the Netherlands impose strict rent laws. According to these laws, the government in Netherlands and Sweden sets the maximum amount that landlords can increase each year. While these laws protect tenants from unfair rent increases, at the same time, they discourage Investors refrain from investing in building and developing new housing, and real estate owners are discouraged from renting empty properties that they own due to the lower rental prices set by the government than the market price, which leads tenants to try to obtain “black market” contracts at prices much higher than those set by the government and without legal rights, which ultimately leads to a shortage of affordable housing.[[20]](#footnote-20)
* **Limited land area:** There is not enough land in both Netherlands and Sweden to build and develop new housing to meet the increasing demand for housing units in these countries, which leads to a shortage of housing units, high housing costs and a lack of affordable housing.[[21]](#footnote-21)
1. **Please describe how the inability to afford housing affects the ability of individuals and families to enjoy other human rights, including rights to work, health, education, and access to personal security in all its dimensions (12th question)**

Maat has reasonable grounds to believe that the inability of individuals and families to afford housing costs would greatly affect their well-being, quality of life, and enjoyment of other basic human rights, including the right to health, education, work, a decent standard of living, and access to personal security. As a result of the high costs of safe housing, individuals are forced to spend a large portion of their income on housing, leaving little or no money for other basic needs, such as food, health care and education, which inevitably leads to increased poverty, malnutrition and ill health, and undermines the ability of individuals to access quality education, and the inability to afford housing costs can lead to homelessness, which may have serious negative impacts on personal security and the physical and mental health of individuals and families.

The inability to afford housing costs also affects individuals’ enjoyment of the right to work, especially in cases where affordable housing is not available near the place of work. Most of their salaries are on housing, which makes them unable to meet their other basic needs such as food, health care, and education. Hence, the high cost of housing and the lack of affordable housing near job opportunities would limit the ability of individuals to access suitable job opportunities.

1. **Please share an overview of the laws, policies, programs and practices adopted in your country/region/city to ensure that housing is accessible to all without any discrimination (13th question)**

As previously indicated in the answer to the first question, Maat has not noticed the existence of any feasible national laws and policies in Iran that guarantee citizens access to affordable housing for all individuals without discrimination.

**The following are the most important national laws and policies in Sweden aimed at ensuring affordable housing:**

* **Housing allowance:** Low-income families in Sweden can apply for a housing allowance to help cover the cost of rent. The amount of the allowance depends mainly on the family's income[[22]](#footnote-22). The housing allowance is regulated by the Swedish Social Insurance Agency and based on the Housing Allowance Act No. 737 of 1993.[[23]](#footnote-23)
* **Rent regulation:** In Sweden, landlords are not allowed to charge rent above the market rate. In addition, the government sets rent levels for certain types of rental housing, which helps keep rents affordable. Rent regulation is based on the Swedish Rent Act, which sets rent levels rules and regulates the relationship between landlords and tenants.[[24]](#footnote-24)
* **Rent control:** The Swedish government has implemented rent control measures based on setting a maximum amount that landlords can increase each year. The exact amount is usually based on inflation and set annually by the government. Rent control is regulated by the Swedish Rent Regulation.[[25]](#footnote-25)
* **Protection from eviction:** Tenants in Sweden are protected from unfair eviction. Landlords must follow specific legal procedures to evict a tenant. The rules regarding eviction are set out in the Swedish Tenancy Act.
* **Right of first refusal:** Tenants in Sweden have the right to first refusal if the landlord decides to sell the rental property. This means that the tenants have the option to buy the property before selling to someone else, and the right of first refusal is mentioned in the Swedish tenancy law.

**In Netherlands, the most important national laws and policies aimed at ensuring affordable housing are identified as follows:**

* **Housing allowance:** Low-income families in Netherlands can apply for a housing allowance to help cover the cost of rent. The allowance depends on the family's income; the housing allowance is regulated by the Dutch tax administration.[[26]](#footnote-26)
* **Social housing:** The Dutch government subsidizes the construction and maintenance of social housing, which is affordable rent-based housing for low- and middle-income families[[27]](#footnote-27). Social housing in the Netherlands is regulated by Dutch Housing Act.[[28]](#footnote-28)
1. **Please share an assessment of the potential success, limitations or failures of the above laws and policies in your country/region/city (14th question)**

Maat believes that the laws, policies and programs adopted in Iran, Netherlands and Sweden to ensure affordable housing have not achieved the desired successes, as the latest statistics obtained by Maat indicate that the problem of inability to afford housing costs still exists and continues in Iran, Netherlands and Sweden.

In Iran, for example, the cost of housing is still high in all regions, especially urban areas such as Tehran and Mashhad; many families are still struggling to provide adequate housing. According to the latest statistics obtained by Maat in this regard, rent and housing prices in Iran have risen faster than wages, with the average cost of a house in Tehran about 50 times the average income[[29]](#footnote-29), and the information obtained by Maat indicates that although the Iranian government has recently banned any increase of more than 25% in rent housing in the metropolitan area of Tehran, and 20% in other urban areas, however, in 2022, rents will increase by 50% in Tehran alone, burdening families in Tehran and reducing their affordability of housing.[[30]](#footnote-30)

In Sweden, the cost of housing is also still high in all regions, especially in metropolitan areas such as Stockholm and Gothenburg. This is due to the lack of affordable housing, the increase in demand, and the rise in housing costs.[[31]](#footnote-31) According to the latest statistics obtained by Maat in this context, the average housing costs for families in Sweden amounted to about SEK 78,000 in 2021, which means, according to the same statistic, that Swedish families spent a fifth of her income on housing during 2021.[[32]](#footnote-32)

In Netherlands, laws, policies and programs have not succeeded in making housing affordable, as the cost of housing is also still high in all regions, especially in major cities such as Amsterdam, Rotterdam, and Utrecht. According to the statistics obtained by Maat, the prices of rents and housing in the Netherlands have increased faster than wages, and in this regard, the average cost of a house in the Netherlands is currently about 424,681 euros, equivalent to more than 10 times the income, while the average household income has increased during the period from 2015 to 2021 increased by 25%, in return, house prices increased by 63%.[[33]](#footnote-33)

1. Article 43 of the Iranian constitution, link: <https://bit.ly/3zMq1KG> [↑](#footnote-ref-1)
2. Housing allowance in Sweden, link: <https://bit.ly/41f4K7X> [↑](#footnote-ref-2)
3. Lag (1993:737) om bostadsbidrag, link: <https://bit.ly/3zQEDIF> [↑](#footnote-ref-3)
4. Hyreslagen, link: <https://bit.ly/3ZSTNYO> [↑](#footnote-ref-4)
5. Hyresreglering, [↑](#footnote-ref-5)
6. Rent benefit in the Netherlands (huurtoeslag), link: <https://bit.ly/40V4OKf> [↑](#footnote-ref-6)
7. Kom ik in aanmerking voor een sociale huurwoning van een woningcorporatie?, link: <https://bit.ly/43ecsBf> [↑](#footnote-ref-7)
8. Huisvestingswet 2014, link: <https://bit.ly/3A3kkrX> [↑](#footnote-ref-8)
9. Why rent control isn’t working in Sweden, BBC, 26 August 2021, link: <https://bbc.in/3GxqnZn> [↑](#footnote-ref-9)
10. Swedish households spend one fifth of their disposable income on housing in 2021, Statistical news from Statistics Sweden, November 23, 2022, link: <https://bit.ly/3msXq9X> [↑](#footnote-ref-10)
11. ‘How will I buy?’: housing crisis grips the Netherlands as Dutch go to polls, the guardian, d 15 Mar 2023, link: <https://bit.ly/3mq3wbd> [↑](#footnote-ref-11)
12. Is housing affordable?, link: <https://bit.ly/43nWaG2> [↑](#footnote-ref-12)
13. Fact Check: Is Tehran the Most Expensive Capital in the World to Buy a House In?, iran wire, DECEMBER 16, 2021, link: <https://bit.ly/3UmszIS> [↑](#footnote-ref-13)
14. Iran's middle class priced out of housing market, al-monitor, July 21, 2022, link: <https://bit.ly/41kjfaJ> [↑](#footnote-ref-14)
15. Janakipour Farzaneh & Zarghamfard Moslem & Hajisharifi Arezoo & Hoseinzadeh Robab, 2022. "**The Iranian Housing System under the Islamic Republic Government (1990–2021),**" Miscellanea Geographica. Regional Studies on Development, Sciendo, vol. 26(4), pages 185-197, October. Link: <https://bit.ly/3mqPp5C> [↑](#footnote-ref-15)
16. Kourosh Ziabari, Iran: A Resource-Rich Country Reeling from Rampant Poverty, Arab Center Washington DC, Apr 3, 2023, link: <https://bit.ly/3o0oyh1> [↑](#footnote-ref-16)
17. Yashar Atefi, Housing Affordability: A Study of Real Estate Market in Iran, January 2010, link: <https://bit.ly/3mlapL1> [↑](#footnote-ref-17)
18. Sanctions help to stoke Iran property boom but bubble feared, Reuters, MAY 8, 2013, link: <https://reut.rs/3o09kIU> [↑](#footnote-ref-18)
19. Is Sweden's housing shortage on the way to getting solved?, the local, 21 Sep 2021, link: <https://bit.ly/3Kua5kY> [↑](#footnote-ref-19)
20. FACTBOX-Dysfunctional Swedish housing market behind ouster of PM Lofven, reuters, JUNE 23, 2021, link: <https://reut.rs/3MxCY2z> [↑](#footnote-ref-20)
21. Nick Ottens, Swedish Housing Crisis Has Similarities with Netherlands, Atlantic Sentinel, July 3, 2021, link: <https://bit.ly/405ICMw> [↑](#footnote-ref-21)
22. Housing allowance in Sweden, link: <https://bit.ly/41f4K7X> [↑](#footnote-ref-22)
23. Lag (1993:737) om bostadsbidrag, link: <https://bit.ly/3zQEDIF> [↑](#footnote-ref-23)
24. Hyreslagen, link: <https://bit.ly/3ZSTNYO> [↑](#footnote-ref-24)
25. Hyresreglering, [↑](#footnote-ref-25)
26. Rent benefit in the Netherlands (huurtoeslag), link: <https://bit.ly/40V4OKf> [↑](#footnote-ref-26)
27. Kom ik in aanmerking voor een sociale huurwoning van een woningcorporatie?, link: <https://bit.ly/43ecsBf> [↑](#footnote-ref-27)
28. Huisvestingswet 2014, link: <https://bit.ly/3A3kkrX> [↑](#footnote-ref-28)
29. Fact Check: Is Tehran the Most Expensive Capital in the World to Buy a House In?, iran wire, DECEMBER 16, 2021, link: <https://bit.ly/3UmszIS> [↑](#footnote-ref-29)
30. Iran's middle class priced out of housing market, al-monitor, July 21, 2022, link: <https://bit.ly/41kjfaJ> [↑](#footnote-ref-30)
31. Why rent control isn’t working in Sweden, BBC, 26 August 2021, link: <https://bbc.in/3GxqnZn> [↑](#footnote-ref-31)
32. Swedish households spend one fifth of their disposable income on housing in 2021, Statistical news from Statistics Sweden, November 23, 2022, link: <https://bit.ly/3msXq9X> [↑](#footnote-ref-32)
33. ‘How will I buy?’: housing crisis grips the Netherlands as Dutch go to polls, the guardian, d 15 Mar 2023, link: <https://bit.ly/3mq3wbd> [↑](#footnote-ref-33)