

# HOUSING NEWS

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**Housing** refers to houses or buildings collectively; accommodation of people; planning or provision of accommodation by an authority; and related meanings. The social issue is of ensuring that members of society have a home in which to live, whether this is a house, or some other kind of dwelling, lodging, or shelter. Many governments have one or more housing authorities, sometimes also called a housing ministry, or housing department.



□ The term informal housing can include any form of shelter or settlement (or lack thereof) which is illegal, falls outside of government control or regulation, or is not afforded protection by the state. As such, the informal housing industry is part of the informal sector. To have informal housing status is to exist in 'a state of deregulation, one where the ownership, use, and purpose of land cannot be fixed and mapped according to any prescribed set of regulations or the law.' While there is no global unified law of property ownership typically, the informal occupant or community will lack security of tenure and, with this, ready or reliable access to civic amenities (potable water, electricity and gas supply, sanitation and waste collection). Due to the informal nature of occupancy, the state will typically be unable to extract rent or land taxes.

- The term informal housing is useful in capturing informal populations other than those living in slum settlements or shanty towns, which are defined more narrowly by the UN Habitat as 'contiguous settlement where the inhabitants are characterized as having inadequate housing and basic services...often not recognised or addressed by the public authorities as an integral or equal part of the city.'
- Common categories or terms for informal housing include slums, slum settlements, shanty towns, squats, homelessness and pavement dwellers.

## Macroeconomy and housing.

Previous research shows that housing price is affected by the macroeconomy. Financial crises, for example, usually reduce the price of housing.



- **Informal housing in developing countries.**
- Homelessness and insecurity of tenure are issues faced by populations around the world. However, there are particularly pernicious circumstances in developing countries that lead to a large proportion of the population resorting to informal housing. According to [Saskia Sassen](#), in the race to become a 'global city' with the requisite state-of-the-art economic and regulatory platforms for handling the operations of international firms and markets, radical physical interventions in the fabric of the city are often called for, displacing 'modest, low-profit firms and households'.
- If these households lack the economic resilience to repurchase in the same area or relocate to a place that offers similar economic opportunity, they are prime candidates for informal housing. For example, in [Mumbai, India](#), this fast-paced economic growth, coupled with inadequate infrastructure, endemic corruption and the legacy of the restrictive tenancy laws have left the city unable to house the estimated 54% who now live informally.

