

Housing Justice Provocations Series

2025 Edition - Anti-discriminatory housing policy and practice

Transforming life stories: why we need anti-discriminatory housing policies and practice, and how we can get there





A provision in a law, a loophole in a regulation, an omission in the implementation of a policy, a set of criteria for a programme's eligibility: an unspoken but common practice. Discrimination in housing policy and practice can take many forms – explicit or subtle, formal or informal – but always results in the same outcome: affecting a person's ability to exercise their right to adequate housing. Housing deprivation resulting from exclusionary practices in housing affects not just people's housing conditions, but also their access to social and economic networks, services, infrastructure, and opportunities. These practices often build on a legacy of oppression, disproportionately impacting particular groups and geographies that have historically borne the brunt of colonialism, patriarchy and capitalism.

Today, many housing systems continue to prioritise interventions that marginalise large parts of the population from housing responses and meaningful decision making, in favour of profit and the perpetuation of legacies of inequality that benefit a select few. The call for anti-discriminatory housing policy and practice challenges these exclusionary systems, proposing in their place actions that actively repair historical legacies of inequality through affirmative actions towards systematically marginalised groups; redistribute housing burdens and risks, as well as benefits and profits; and recognise all groups' right to adequate housing, protection from rights violations, and participation in decision-making.

The impacts of discriminatory housing policy and practice are not abstract but grounded in real-life experiences. Similarly, "anti-discrimination" cannot be a simple label, but rather a principle driving deliberate policy-making processes. The life stories below, although fictionalised, represent real ways in which discriminatory housing shapes people's life outcomes – from economic resilience to mental health – and present tangible steps that can be taken towards making anti-discriminatory housing a reality.

Finding a new home after crossing borders

I am a single mother. I had to flee my country because of the deep crisis it is going through, and the violence I was exposed to when living there. Migrating wasn't easy. My child was only a few months old and we experienced many difficult and abusive situations on the road, but also received the generosity of anonymous people along the way. When we finally arrived, we stayed for a few months renting a shared room in an old house near the city centre, where other people from my country also stayed. The rent was expensive, and I ended up using most of the savings I took with me, as I struggled to find a job without formal documentation. Also, the room was mouldy and badly ventilated, and my baby spent most of that first winter ill and affected by respiratory diseases. After a few months, I decided to move to an informal settlement a bit further away, where an old family friend had settled.

Life in the settlement can be hard, as some neighbours are not used to people from other places and don't include me in their meetings and activities. But I have managed to create a small network of other women who help me look after my child when I have to go out for small jobs, although I still cannot ensure a regular income. It is tiring, as I cannot access any form of official social or housing support because I haven't managed to regularise my migration status.

What would help overcome the exclusion?

- Effective support programmes for easing the transition process of migrants and refugees, providing adequate temporary housing accommodation.
- Programmes, services and infrastructures in precarious neighbourhoods to support care work, particularly of single mothers.
- Facilitating access to social services for migrants and refugees, prioritising housing solutions as a key component for the integration into social services and livelihoods.

What are possible challenges?

- Bureaucracy and institutional cultures that are unable to accommodate the timely needs of migrants;
- Political use of anti-migration narratives and xenophobia.



The echoes of colonialism in the streets of Mathare

My name is Wambui and I live in Mathare, the second largest informal settlement in Kenya. Every morning, I make the same journey from the vibrant chaos and tight-knit community of Mathare, past the stark dividing lines marked by manicured hedges and imposing gates, to the hushed opulence of Muthaiga, where I clean homes. Mathare paints a picture of densely populated shacks cobbled together from corrugated iron sheets and whatever scraps we could find, communal water points with long queues, often overflowing shared latrines and the constant threat of eviction, just the fragile hope that the bulldozers won't come today.

The existence of Mathare is not an accident. The fertile lands closer to the city that stretch into what became Muthaiga were once home to our ancestors. Our elders have told stories of how the colonialists pushed them into designated native reserves, such as Mathare, to carve out exclusive zones for the white elite. This segregation continued post-independence, fueled by the need for labourer housing off the elite estates.

Today, the echoes of that segregation persist. Mathare, meant to be temporary, became permanent, a sprawling testament to neglect and systemic denial. Muthaiga, on the other hand, stood as a monument to permanence and privilege. Wide, paved roads lined with trees led to sprawling villas. High walls, often topped with electric fences, not only secured these vast properties but also silently reinforced the divisions.

It is not lost on me that I don't belong here, not only because the housing prices are insurmountable, but because of the unspoken understanding that subtly but firmly excludes people like me from Mathare. This is a consequence of the invisible lines drawn decades ago that continue to shape the housing landscape of Nairobi.

What would help overcome the exclusion?

- Ensuring secure tenure to protect Wambui and other Mathare residents from evictions, enabling investments in their homes and granting them rights and security as other Kenyans.
- Revision of planning and zoning regulations that perpetuate segregation to create more diverse and inclusive neighbourhoods.
- Addressing historical land injustices, including dispossession, as a form of restorative justice.
- Investment in infrastructure and services in marginalised communities, e.g. ensuring equal access to basic services, is essential to improve living conditions and reduce disparities.
- Encouraging community-public partnerships in housing provision that prioritise affordability and social impact over maximising profit.

What are possible challenges?

- The historical roots of housing inequality are deeply ingrained in land ownership patterns, planning policies, and societal attitudes; therefore, it may be challenging to overcome these deeply embedded structures.
- Persistence of discriminatory practices despite anti-discriminatory laws and regulations, making it difficult for marginalised groups to access, use and control adequate housing.
- Lack of political will in implementing meaningful land and housing reforms could be due to competing political agendas or resistance from privileged groups.
- Economic inequality and poverty
- Resistance from residents in more affluent areas to efforts that promote inclusionary zoning or address historical land injustices.



How homelessness is more than a lack of a roof

When I was 15, my family kicked me out for being trans. Since then, life has been an endless struggle. Without formal job opportunities or documented income, I rely on informal work, but even that isn't enough. Landlords reject me because of who I am, leaving me homeless. Shelters, which should be safe spaces, also discriminate against trans people like me.

Homelessness strips away basic rights—accessing welfare programs is nearly impossible without an address, and laws criminalising begging or loitering make survival even harder. Every day is a fight for dignity, safety, and the simple right to exist. Society treats homelessness as a crime and transness as a flaw, but the real failure is a system that abandons the most vulnerable. I just want a chance to live without fear—to work, to have a home, and to be seen as human.

What would help overcome the exclusion?

- An integrated policy that provides access to adequate housing
- Medical and psychological assistance
- Professional development focused on LGBTQIAPN+ people facing domestic violence.

What are possible challenges?

- Right-wing politicians and conservative organisations that prevent public budget allocation for LGBTQIAPN+ policies
- The need for an intersectoral approach among different state agencies, whose differing political interests make coordination difficult.



Progress for whom? For us, another injustice

I have spent my life as a fisherman, living in a small, precarious home—no electricity, no proper toilet. The government has never helped improve our living conditions, ignoring our struggles for years. Now, they want to force us out to build a wind energy plant. This eviction will destroy my community, which I've known for my whole life. Where will we go? How will we survive?

They call it progress, but for us, it's just another injustice—taking our land without offering real solutions. An injustice that denies us the right to remain living close to the sea, moving to an apartment without adequate structure to store my equipment and fish. Why does development always come at the cost of the poor? We deserve dignity, a place to live, and a say in what happens to our homes.

What would help overcome the exclusion?

- Meaningful consultation processes that engage the whole community in developing an adequate relocation plan and that improve access to adequate housing.
- Acceptance of traditional ways of living as a contribution to local and national sustainability plans, rather than criminalising populations.
- Assessments to better understand the community's livelihood and service needs and drive a bottom-up decision-making process.

What are possible challenges?

- Policies justified by sustainability and energy transition arguments that displace local populations in favour of new renewable energy developments.
- Divisions within the communities themselves over proposed ways forward.
- Lack of knowledge of resilience mechanisms found within the communities themselves to respond to challenges.

Searching for a livelihood on the footpaths of Mumbai



My name is Zayeeda, and I have been a resident of the Shanti Nagar footpath for 30 years. I live along a busy carriageway in Mumbai, and my daily life involves enduring the risks of street living and dwelling in a situation of houselessness. Yet, I have chosen to live on the footpath as it caters to my livelihood needs, it is embedded in my social and cultural networks, and it provides me with the survival strategies required in times of crisis. I remember the time the government provided me with a flat in a distant location in Mumbai. It pains me to think of the horrors of loss of home of my family and many others, but also the inhumane criminalisations through instruments such as anti-loitering and begging prevention laws, existing municipal statutes preventing obstructions and other public nuisance regulations. I am one of the lucky ones to be 'rehabilitated' after these evictions. However, soon after I sold my flat and came back to living on the pavements, as the government-provided housing was unable to meet the basic survival needs of my family.

What would help overcome the exclusion?

- Formal acknowledgement of pavement living and similar forms of urban dwelling as an acknowledgement of inadequate housing;
- Banning of loitering and begging laws to regulate dwelling;
- Linking livelihood needs with housing and rehabilitation policy;
- Audit of existing land and urban built environment to assess where spaces can be created to accommodate alternate forms of dwelling

What are possible challenges?

- Political will across electoral cycles;
- Resistance from upper-class residents and resident welfare associations;
- Lack of land availability, or lack of willingness to redistribute land from public authorities



Overcoming discrimination across generations in the United States

I am a 25-year-old African-American in the United States. Despite having had a stable income, my parents experienced difficulties finding a home. Under redlining policies, they were consistently denied fair access to mortgages and housing in certain neighbourhoods, having been labelled “high-risk” solely due to their race. They settled in a lower-income neighborhood on the outskirts of the city, where the majority of the population was African American, and the teacher-to-student ratio in schools was double that of the city average, which affected my schooling. When I went to university, they inquired about the wealth of their house to possibly sell and move to a smaller place. They realised that the average value of a house in their neighbourhood was lower than that of a house in a neighbourhood of similar household incomes, but with a majority white population. Their lower housing value meant they had trouble using it as collateral to support my studies.

I have now moved to a larger city in a different state, where I have found my first job out of university. When looking for an apartment to rent, many landlords stop responding to me after asking about my age, or have asked for a higher deposit amount. I have also been rejected from many apartments for not having enough funds in my bank account, despite having received a long-term contract from my employer.



What would help overcome the exclusion?

- Policies that address legacies of disinvestment in specific neighbourhoods through increased funding into public services such as schools and healthcare facilities.
- Reparatory mechanisms such as providing financial support to first-time homebuyers of historically marginalised groups.
- Inclusionary zoning policies that increase the availability of adequate and affordable housing in well-located neighbourhoods.
- Programmes that provide assistance for young renters, including guidance on tenant rights and membership in tenants' unions.
- Programmes for public agencies to serve as guarantors to protect lower-income younger renters from landlord discrimination.
- Regulations on maximum deposits.
- Systems to monitor and report on housing rights violations.

What are possible challenges?

- A need for sustained political will and investment to overcome decades of disinvestment in certain neighbourhoods.
- Required documentation efforts and difficulty of proving discrimination based on some factors, such as age.
- Inflation of rents from landlords seeking to benefit from public programmes.

The Hub for Housing Justice is a collaborative initiative led by a group of civil society networks and research organisations. This document is part of the first set of **Provocations** produced by the Hub to collaboratively shape agendas that advance housing justice. During the first half of 2025, four working groups facilitated exchanges on each of the propositions of the housing justice framework. Each group, steered by members of the Hub's partner organisations and open to the participation of all key allies, explored what the propositions mean for the housing justice community and how they can provide a framework for action. The resulting first set of Provocations are creative and collective documents that reflect the takeaways from these dialogues and the experiences, lessons, and recommendations highlighted throughout the exchanges.

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