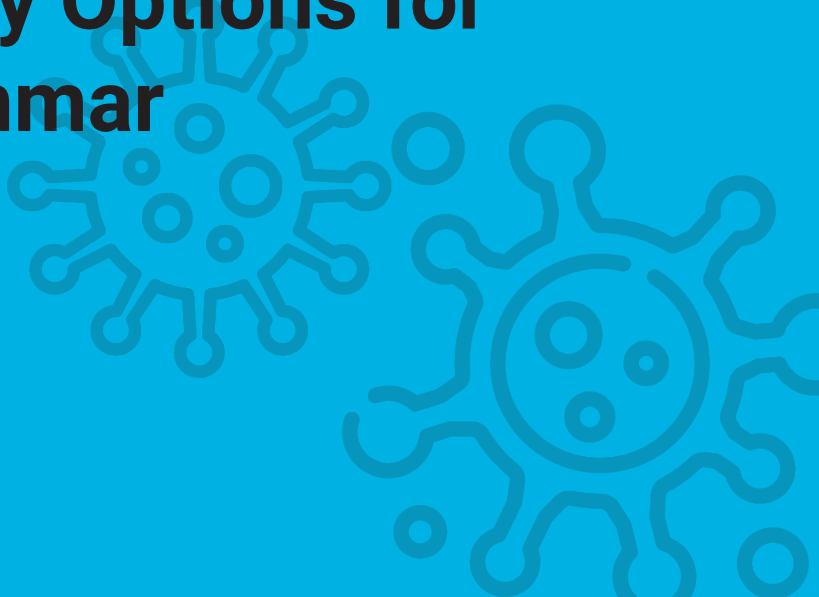


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# Housing at the forefront of the response to COVID-19

## Discussion Paper on Policy Options for Myanmar



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May 2020

Housing at the forefront of the response to COVID-19:  
Discussion Paper on Policy Options for Myanmar  
UN-Habitat, Country Office, Yangon, Myanmar

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Photos: © Oddy Angelo Barrios



Communities in informal settlements in Yangon do not have access to basic municipal services including piped water. For some communities in Dala, water scarcity is particularly acute. 23 January 2020, Myanmar, Yangon. [UN-Habitat/Oddy Angelo Barrios]

The impact of COVID-19 is being most devastatingly felt in the world's urban areas. As UN-Habitat Executive Director, Maimunah Mohd Sharif starkly reminds us, among the 210 countries affected by COVID-19, 95 per cent of all cases are in urban areas. Urban poor communities including the homeless, residents of informal settlements, residents at risk of being evicted, Internally Displaced Persons (IDPs), undocumented persons, low-income renters, as well as homeowners are perhaps at greatest risk from both COVID-19 and the response interventions to it.

As states around the world instruct households to stay at home and practice physical distancing, realizing the right to adequate housing is now a matter of life and death for communities around the globe. The right to adequate housing has now become the front-line defense against the COVID-19 outbreak<sup>1</sup>. As the measures to contain the COVID-19 pandemic are being taken in Myanmar, UN-Habitat urges the Union, state/region, and local governments, policy makers, national civil society organizations, sister United Nations agencies, International NGOs, and others engaged in efforts to contain COVID-19 to recognize the centrality of housing as a critical infrastructure of healthcare.

In this note, we focus on four key actions as critical to protect and prevent the spread of COVID-19 among the vulnerable urban poor in Myanmar:

1. Focus attention on informal settlements which are uniquely vulnerable to prevent the spread of COVID-19
2. End homelessness as a public health priority by identifying and allocating shelters for the homeless
3. Ensure that no resident is evicted or displaced by announcing a moratorium on evictions
4. Protect renters and homeowners by instituting an immediate rent freeze and negotiating mortgage holidays

In order to ensure that recommendations contained in this document are implemented at the earliest, we recommend that a multi-sector COVID-19 Housing Response Task Force be set up under the National-level Central Committee on Prevention, Control, and Treatment of COVID-19. We recommend that the Task Force have inclusive representation from national civil society organizations, UN/INGOs, private sector developers, providers of housing finance, renter and housing associations, community-led groups, and housing experts, among others.

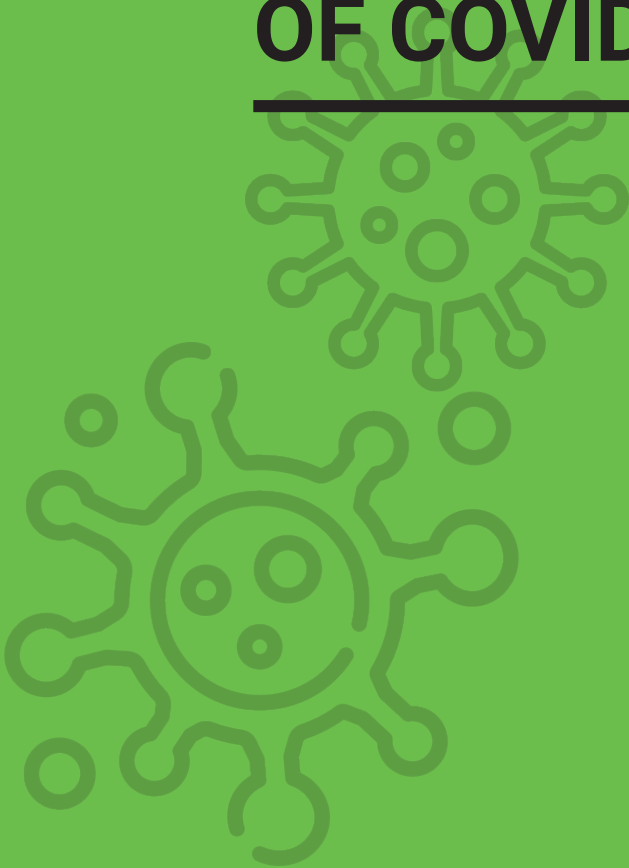
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<sup>1</sup> Office of the United Nations High Commissioner for Human Rights "Housing, the Front Line Defence against the COVID-19 Outbreak,' Says UN Expert." March 18, 2020. Available at: <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=25727&LangID=E>

# **ACTION 1**

**FOCUS ATTENTION  
ON INFORMAL  
SETTLEMENTS WHICH  
ARE UNIQUELY  
VULNERABLE TO  
PREVENT THE SPREAD  
OF COVID-19**

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Approximately 1 billion residents in informal settlements worldwide find themselves at the forefront of the battle against COVID-19. Conditions in informal settlements including deficient access to water, high density of settlements, and insecure security of tenure and allied risk of evictions place residents at greater risk. Residents in informal settlements will also find it difficult to follow recommended measures including physical distancing, home-quarantine, self-isolation among others. It is critical that Myanmar takes adequate steps to prevent the transmission of COVID-19 in vulnerable informal settlements in its urban areas.

UN-Habitat identified a total of 423 informal settlements in the city of Yangon. These settlements house an estimated 400,000 people in 72,900 households, close to 8 per cent of the city's total population. One single township Hlang Tharyar hosts a third of all informal residents in the city, spread over 181 pockets of settlements. The townships of Shwe Pyi Thar, Dagon Seikkan, Insein, and Dala also house a significant proportion of the residents in informal settlements.

Our study warned in 2016 that a combination of factors has resulted in “a serious public health emergency in informal settlements in Yangon, although it is one which is largely not recognized by Government agencies or international aid agencies.” A 2011 survey conducted by the Ministry of Health and Yangon City Development Committee (YCDC) ranked the townships with high density of informal settlements, particularly Hlaing Tharyar, Dagon North, Mingalardon, and Dalah, as worst affected by vector and water borne diseases including diarrhea, dysentery, malaria, and tuberculosis.

For informal residents in Yangon, the response to COVID-19 is complicated by a number of underlying factors. First, close to a third of all settlements (126 settlements) are located along rivers or creeks; on swamp land; or on the riverbed. These settlements, housing an estimated 124,270 people or 34 per cent of all estimated informal residents of the city, are under severe risk of flooding and water logging, on a near daily basis. UN-Habitat estimates that almost all informal settlements in Yangon (397 out of 423) are at risk of or are currently experience flooding, water logging or both. The risk of daily flooding has exacerbated the spread of disease in settlements leading to low immunity levels and the prevalence of underlying conditions that leave residents exposed to COVID-19.

Second, our assessment suggests that virtually no informal settlement in Yangon has access to basic municipal services including piped water, sanitation facilities connected to a septic tank, municipal drainage and treatment networks, and solid waste management services. Settlements often dependent on ponds, shallow water tube wells or in the rare instance, deep water bore wells for water supply. Public tube wells donated and installed by charities and religious organizations are often the most common source of water supply. Due to the ubiquitous risk of water logging and the flow of waste into these settlements, the water that is extracted from these water sources is prone to high levels of pollution and contamination. Sanitation facilities are mostly limited to open pit latrines that are connected to shallow pits dug in the ground while a considerable percentage still practices open defecation. The near-complete lack of access to basic infrastructure and services severely weakens the ability of communities to respond to the threat of COVID-19.

Third, residents of informal settlements are excessively reliant on private, informal markets as substitutes for municipal services. These services are often expensive, unreliable, and poorly maintained. For instance, water for drinking and bathing for a day can cost up to MMK 500 for a

20-liter can (USD 0.35). At a time when jobs and livelihoods are at risk and in the absence of social safety nets, there is an immediate risk that residents in informal settlements are unable to afford access to water, among other privately and informally supplied services.

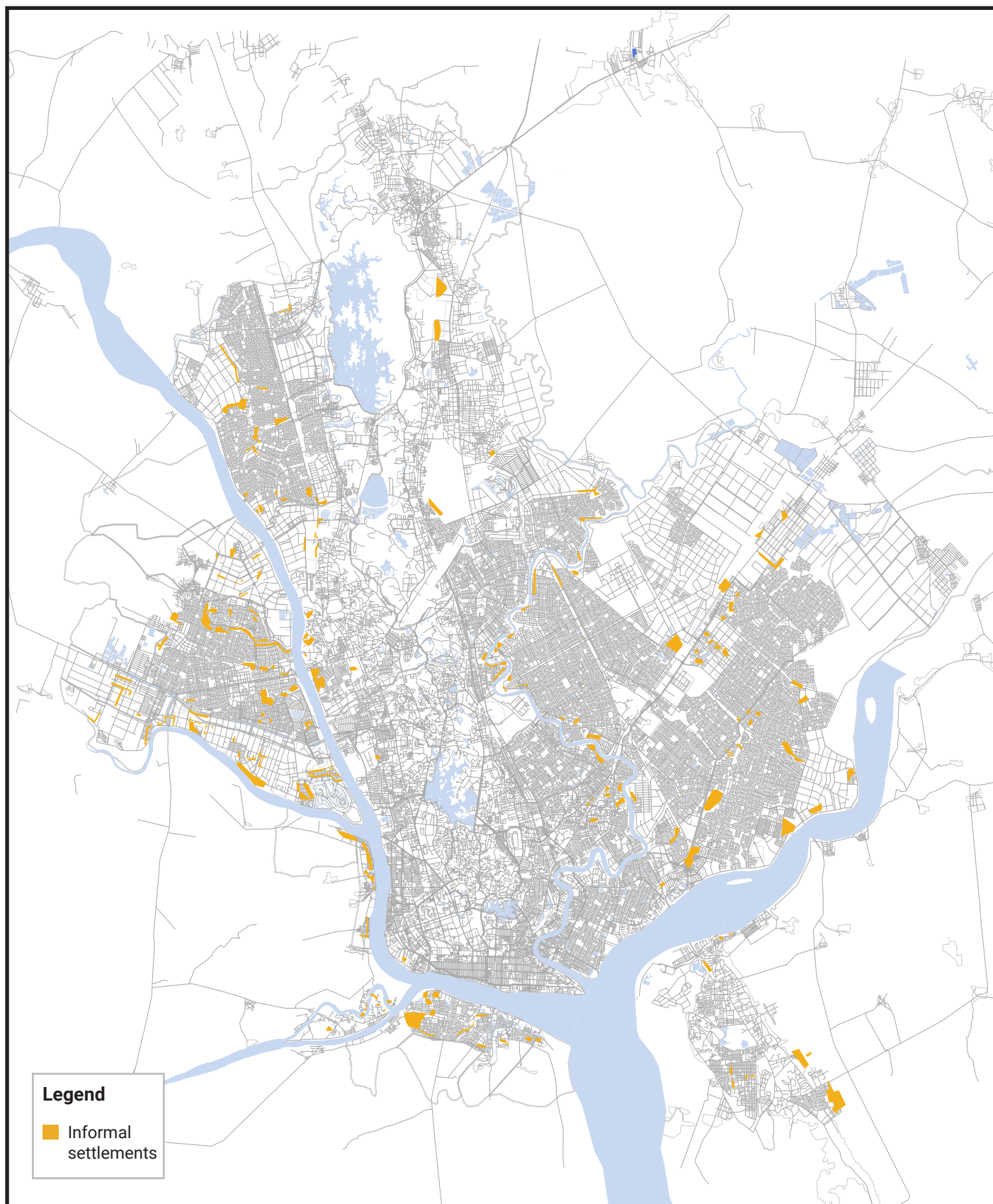
### Recommendations

- 1 Expand awareness raising and information dissemination efforts** by engaging urgently with communities in informal settlements including ward leaders, youth and women organizers, civil society organizations, putting in place prevention measures against COVID-19 for those involved.
- 2 Install hand washing stations at strategic locations** in informal settlements<sup>2</sup>. Ensure access to affordable or free water and soap as a minimum requirement in informal settlements. In addition, city authorities must immediately expand access to water at key communal locations within informal settlements.
- 3 Target supply of basic needs to vulnerable communities** including supply of food, drinking water, hygiene kits, and health facilities, especially during lockdown measures when vulnerable communities are likely to be under severe economic stress<sup>3</sup>.
- 4 Create isolation and quarantine facilities** for those unable to quarantine or treat themselves at home. Ensure that adequate alternate shelters are available for self-isolation for the period of the quarantine or isolation, foreseeing the possibility of outbreak in dense informal settlements.

<sup>2</sup> UN-Habitat. Key Messages COVID and Informal Settlements. 19 April 2020. Available at: [https://unhabitat.org/sites/default/files/2020/03/english\\_final\\_un-habitat\\_key\\_messages-covid19-informal\\_settlements.pdf](https://unhabitat.org/sites/default/files/2020/03/english_final_un-habitat_key_messages-covid19-informal_settlements.pdf)

<sup>3</sup> UN-Habitat. Key Messages COVID and housing. 7 April 2020. Available at: [https://unhabitat.org/sites/default/files/2020/04/housing\\_and\\_covid\\_messages\\_7\\_april\\_2020-2.pdf](https://unhabitat.org/sites/default/files/2020/04/housing_and_covid_messages_7_april_2020-2.pdf)

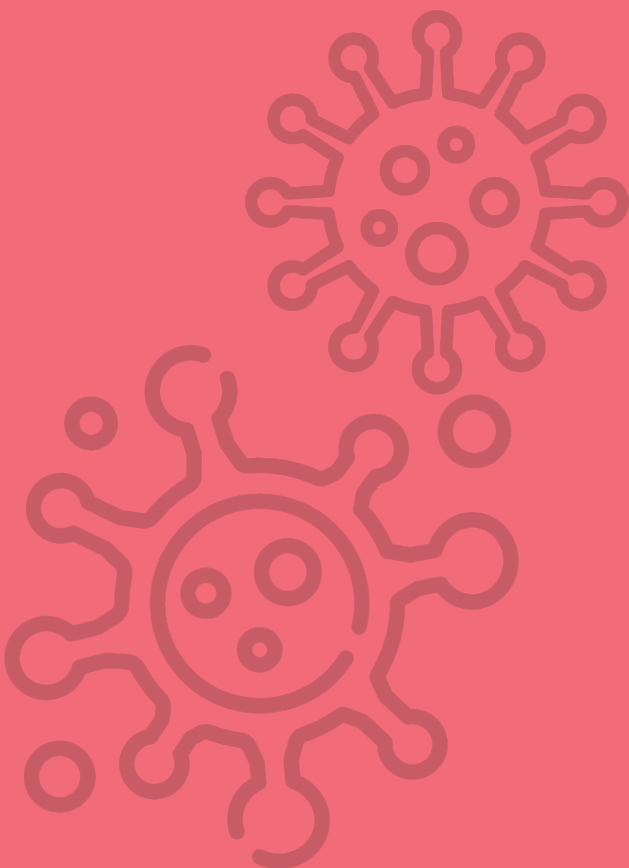
## Map of Informal Settlements in Yangon



# **ACTION 2**

**END HOMELESSNESS  
AS A PUBLIC HEALTH  
PRIORITY  
BY IDENTIFYING AND  
ALLOCATING SHELTERS  
FOR THE HOMELESS**

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The response to COVID-19 in Myanmar so far has been premised on two fundamental principles. One, residents will be able to self-isolate and second, that symptomatic residents will actively seek care. While this remains true for a large majority of the population, the homeless form a category of people for whom the principles listed above do not hold ground.

The homeless, by definition, are unable to self-isolate safely and with dignity and are more likely to be in environments conducive to the spread of COVID-19. Studies have established that homeless persons already face a range of underlying health conditions that make them vulnerable including the presence of tri-morbidity (the co-existence of physical illness, mental illness and substance abuse), and compromised immune systems owing to a lack of access to adequate nutrition and ability to maintain hygiene<sup>4</sup>. Furthermore, the law of inverse care (“the availability of good medical care tends to vary inversely with the need for it in the population served”) tells us that homeless citizens are least likely to be included in the healthcare response against COVID-19 in Myanmar<sup>5</sup>. The transient

and mobile nature of homelessness exacerbates the risk of being infected and of inadvertently being transmitters of the disease<sup>6</sup>.

According to the 2014 census, close to 1 million people (or approximately 2 per cent of the enumerated population) were classified as homeless in Myanmar. In the Yangon Region, the estimated number of homeless people is 160,000 and in Mandalay Region, approximately 105,000 people are identified as homeless<sup>7</sup>. While reliable data is missing, anecdotal evidence also suggests a rise in homelessness among the elderly population in recent years<sup>8</sup>. If adequate attention is not paid, homelessness could exacerbate the transmission of COVID-19 in Myanmar’s cities. There is an urgent need to ensure that no one is left behind in the public health response that is being mounted.

The response to COVID-19 has also increased the risk of homelessness, particularly for women, children, and youth who face violence at home. Policies restricting mobility and promoting self-isolation combined with socio-economic stress have increased the risk of gender-based

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<sup>4</sup> Adebowale, Victor. “There is no excuse for homelessness in Britain in 2018.” *Bmj* 360 (2018): k902. Available at: <https://www.bmj.com/content/360/bmj.k902/rr>

<sup>5</sup> Nambiar, Devaki, and Harsh Mander. “Inverse care and the role of the state: the health of the urban poor.” *Bulletin of the World Health Organization* 95, no. 2 (2017): 152. Available at: <https://www.who.int/bulletin/volumes/95/2/16-179325/en/>

<sup>6</sup> Tsai, Jack, and Michal Wilson. “COVID-19: a potential public health problem for homeless populations.” *The Lancet Public Health* 5, no. 4 (2020): e186-e187. Available at: [https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667\(20\)30053-0/fulltext#%20](https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667(20)30053-0/fulltext#%20)

<sup>7</sup> Government of Myanmar, Department of Population. 2017. *Thematic Report on Housing Conditions and Housing Amenities*. Nay Pyi Taw. Available at: [http://www.dop.gov.mm/sites/dop.gov.mm/files/publication\\_docs/thematic\\_report\\_on\\_housing\\_conditions\\_and\\_household\\_amenities.pdf](http://www.dop.gov.mm/sites/dop.gov.mm/files/publication_docs/thematic_report_on_housing_conditions_and_household_amenities.pdf)

<sup>8</sup> “Mean Streets: Why More Elderly People Are Homeless in Yangon.” Ministry of Information. Accessed April 24, 2020. Available at: <https://www.moi.gov.mm/moi:eng/?q=news/13/11/2018/id-5404>

<sup>9</sup> UN Women. *Policy Brief: The Impact of COVID-19 on Women*. 9 April 2020. Available at: <https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women>

violence around the world<sup>9</sup>. In households around the world including in Myanmar, the response to COVID-19 has led to a direct rise in intimate partner violence<sup>10</sup>. It is imperative to ensure that women, children, and youth who leave households due to violence do not fall into homelessness.

COVID-19 response interventions including the imposition of curfews exacerbate risk for the homeless especially homeless children who might find places where they routinely access food, water, and refuge shut down<sup>11</sup>.

### Recommendations

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- 1 Identify and allocate shelters for the homeless** people with the aim to put an immediate end to homelessness by creating a network of adequate, safe, and accessible emergency shelters across urban areas in Myanmar. Government authorities should work with the extensive network of civil society organizations including charities to support and amplify existing efforts to house the homeless. In particular, ensure that no homeless child is without a safe refuge during the pandemic.
- 2 Ensure adequate shelters for persons leaving homes** due to gender-based and intimate-partner violence, especially women, children, and youth.
- 3 Prevent inverse care by ensuring that the healthcare facilities and programs in response to COVID-19 adequately and actively cover all homeless persons.** This must include measures to actively test and diagnose vulnerable homeless persons for symptoms of COVID-19 and providing adequate treatment for any underlying health conditions.
- 4 Ensure adequate access to water, soap, and sanitation facilities for the homeless** by making unused public restrooms, shower rooms accessible and by constructing hand-washing stations, new toilets, and shower stations that are accessible.

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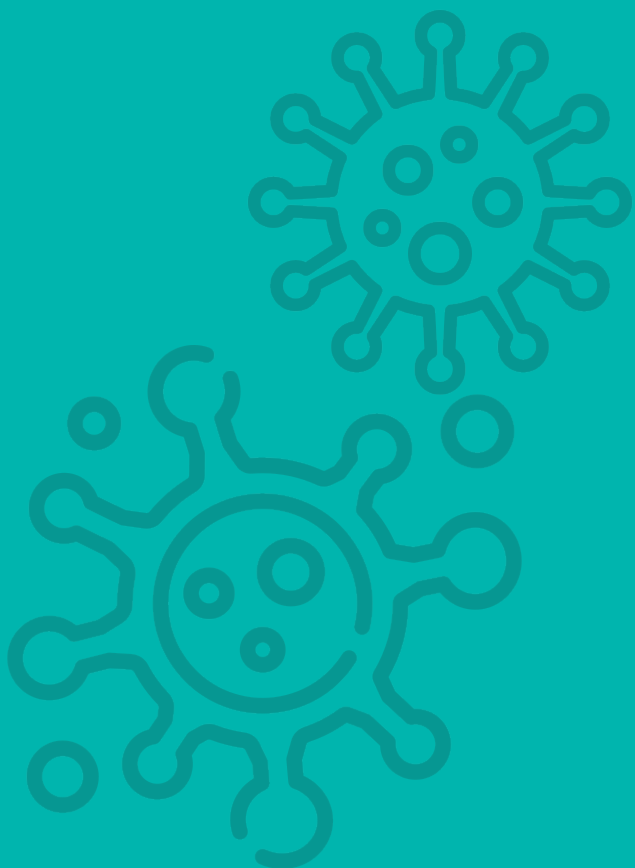
<sup>10</sup> Lei Mon, Swe. "Domestic Violence Rises in Myanmar during Community Lockdown." The Myanmar Times, April 1, 2020. Available at: <https://www.mmmtimes.com/news/domestic-violence-rises-myanmar-during-community-lockdown.html>

<sup>11</sup> Griffin, Jo. "Will We Die of Hunger?": How Covid-19 Lockdowns Imperil Street Children." The Guardian. Guardian News and Media, April 15, 2020. Available at: <https://www.theguardian.com/global-development/2020/apr/15/will-we-die-of-hunger-how-covid-19-lockdowns-imperil-street-children>

# **ACTION 3**

**ENSURE THAT NO  
RESIDENT IS EVICTED  
OR DISPLACED BY  
ANNOUNCING  
A MORATORIUM ON  
EVICTIONS**

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## ENSURE THAT NO RESIDENT IS EVICTED OR DISPLACED

Globally, the response to COVID-19 has raised the specter of evictions and displacement particularly for low-income groups who are adversely impacted by the economic fallout of the response and minority communities including racial, ethnic, national, and religious minorities who have been increasingly targeted in a number of countries<sup>12</sup>.

In Myanmar, for instance, recent news reports have pointed to the increased stigmatization of frontline healthcare workers who are facing the threat of evictions and furloughed factory workers who have been evicted from workers' hostels<sup>13,14</sup>. If evictions continue unabated, cities like Yangon are likely to see an increase in the number of people who are rough sleeping or a mass reverse migration to rural areas. Both scenarios will increase the risk of COVID-19 spread in Myanmar.

Evictions or the threat of evictions are related to a range of negative health outcomes. Studies have established that residents who face evictions or the threat of eviction have a higher likelihood of reporting poor health outcomes including high blood pressure, depression, anxiety, and forms of psychological distress. Furthermore, eviction

related residential instability results in households moving to housing with poorer quality, often with unsanitary conditions and at worst, into homelessness<sup>15</sup>. In sum, evictions and the threat of evictions render people increasingly susceptible to the COVID-19 pandemic.

The urban and peri-urban landscape of Myanmar hosts a number of Internally Displaced Persons (IDPs) primarily housed in camps and host communities. As of April 2020, sub-urban and rural areas of Sittwe township, for instance, host approximately 104,481 IDPs. The Humanitarian Response Plan for Myanmar 2020 estimates the number of IDPs in the country at 274,000 people, primarily in Rakhine, Kachin, Shan, and Kayah states. On-going conflict in various parts of Myanmar including in Rakhine and Chin States are displacing more people at a time when a home is the most critical infrastructure in the fight against COVID-19<sup>16</sup>. As the UN Secretary General reiterated in his recent call for a global ceasefire, there can be no public health response at a time of conflict<sup>17</sup>.

In summary, it is crucial that Myanmar aim to affirm its commitment to the right to adequate housing which includes, among others, the right

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<sup>12</sup> Farha, Leilani. COVID-19 Guidance Note: Prohibition of evictions. UN Special Rapporteur on the right to adequate housing. 22 April 2020. Available at: [http://unhousingrapp.org/user/pages/07.press-room/COVID-19%20Guidance%20Note\\_Prohibition%20on%20evictions\\_The%20Shift%20and%20UN%20SR%20on%20the%20right%20to%20housing.pdf](http://unhousingrapp.org/user/pages/07.press-room/COVID-19%20Guidance%20Note_Prohibition%20on%20evictions_The%20Shift%20and%20UN%20SR%20on%20the%20right%20to%20housing.pdf)

<sup>13</sup> Mann, Zarni. "Myanmar's Nurses, Doctors Face Eviction as Landlords Panic Over COVID-19." The Irrawaddy, March 26, 2020. Available at: <https://www.irrawaddy.com/news/burma/myanmars-nurses-doctors-face-eviction-landlords-panic-covid-19.html>

<sup>14</sup> Nyein Nyein. "EU Pledges Support for Women Garment Factory Workers in Myanmar." The Irrawaddy, April 9, 2020. Available at: <https://www.irrawaddy.com/specials/myanmar-covid-19/eu-pledges-support-for-women-garment-factory-workers-in-myanmar.html>

<sup>15</sup> Vásquez-Vera, Hugo, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, and Carme Borrell. "The threat of home eviction and its effects on health through the equity lens: a systematic review." *Social science & medicine* 175 (2017): 199-208. Available at: <https://www.ncbi.nlm.nih.gov/pubmed/28107704>

<sup>16</sup> Wunna, Sai. "Over 700 Houses Burned in New Rakhine Fighting." The Myanmar Times, March 23, 2020. Available at: <https://www.mmtimes.com/news/over-700-houses-burned-new-rakhine-fighting.html?fbclid=IwAR30267TY4G-0MgEa8PRG5VJLgbYP5Bu2DGzAq60oYkQcG2FFcsaYNqhDd8M>.

<sup>17</sup> "Secretary-General's Appeal for Global Ceasefire Secretary-General." United Nations. United Nations, March 23, 2020. Available at: <https://www.un.org/sg/en/content/sg/statement/2020-03-23/secretary-generals-appeal-for-global-ceasefire>



## ENSURE THAT NO RESIDENT IS EVICTED OR DISPLACED



Protecting the security of tenure of all residents, particularly the urban poor, will need to be a necessary component of the response to COVID-19. For many communities, COVID-19 has also raised the specter of evictions and displacement. 3 April 2020, Myanmar, Yangon. [UN-Habitat/Oddy Angelo Barrios]

to protection against arbitrary or unlawful interference with privacy, family, home, and to legal security of tenure<sup>18</sup>.

### Recommendations

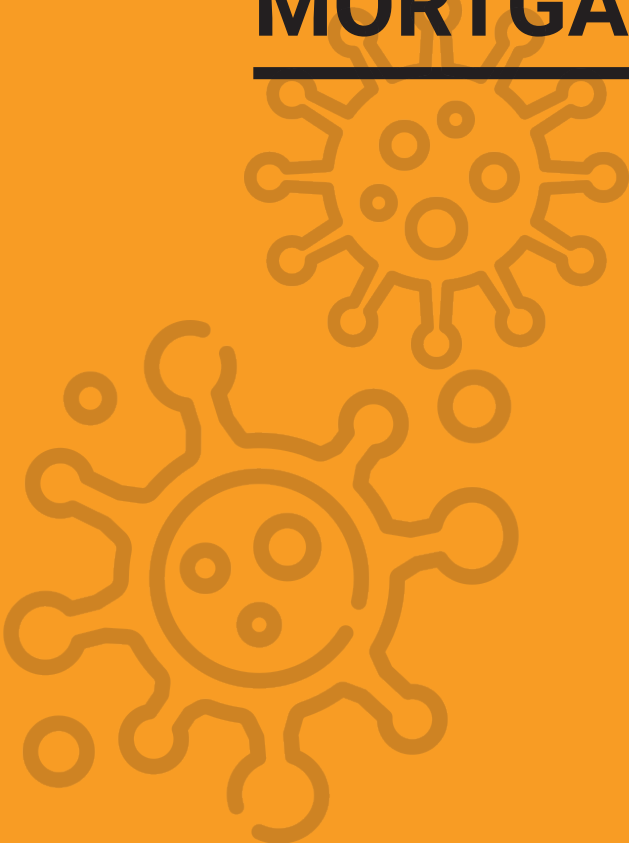
- 1 Announce a moratorium on all evictions to ensure that all residents remain housed at least until the end of the pandemic.** The moratorium must extend to all forms of residential dwellings including in informal settlements, workers' accommodation including hostels and dormitories, encampments, and all forms of student accommodation. It is imperative to reassure communities, especially in informal settlements, about their security of tenure and make sure that no one slips into homelessness through evictions.
- 2 Create alternate arrangements that guarantee adequacy of housing** in the event of inevitable evacuations due to exceptional cases of enduring harm from staying in place. Steps must be taken to ensure that planned relocations are voluntary in nature, with full and meaningful participation of the affected community.
- 3 Stop the continued displacement of communities due to conflict by declaring an immediate ceasefire.** During the pandemic, homes must be treated akin to critical health-care infrastructure.
- 4 Ensure that IDPs have adequate access to shelter, safe access to water, and information.** In particular, access to healthcare must be made equally available to all residents including IDPs, regardless of status of documentation. The Housing, Land, and Property rights of all displaced persons and communities must be fully respected and protected in accordance with international and national legal obligations.

<sup>18</sup> Kothari, Miloon. Basic principles and guidelines on development-based evictions and displacement. Annex 1 of the report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living A. HRC/4/18. Available at: [https://www.ohchr.org/Documents/Issues/Housing/Guidelines\\_en.pdf](https://www.ohchr.org/Documents/Issues/Housing/Guidelines_en.pdf)

# **ACTION 4**

**PROTECT RENTERS  
AND HOMEOWNERS  
BY INSTITUTING  
AN IMMEDIATE RENT  
FREEZE AND  
NEGOTIATING  
MORTGAGE HOLIDAYS**

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As the economic effects of the COVID-19 response in Myanmar become clearer, affordability of housing is likely to emerge as a key concern for a large majority of households. Inequality in access to housing is a major fault line in Myanmar with recent years seeing a veritable oversupply of high-end luxury condominiums sold at record prices, on one hand and an increase in precarious living conditions for the urban poor, on the other. While data on housing affordability remains sparse, it is estimated that only 14 per cent of households in Yangon can afford to own dwelling units provided by formal housing delivery schemes<sup>19</sup>.

Furthermore, a long-term undersupply of affordable housing units has led to a suppression and delay in new household formation. The National Housing Policy White Paper estimated a total housing shortfall of 1.08 million units in the country<sup>20</sup>. In Yangon, for instance, close to 25 per cent of all households have more than 6 persons living in them, likely a sign of hidden homelessness. As the pandemic overwhelms health services, countries have had to make the difficult decisions regarding the rationing of limited healthcare services, with non-critical COVID-19 positive cases being treated at home. Hidden homelessness and lack of adequate space within homes compromises the ability to effectively self-quarantine or self-treat at home and will likely increase the spread of the outbreak.

Low-income renters, in particular, migrant workers, renters in informal settlements, and women in hostels and dormitories need increased pro-

tection of their rights as renters. In Myanmar, 20 per cent of households in urban areas rent their homes while the number increases to over 30 per cent for households in urban Yangon. Available data suggests that the average household in Myanmar spends 68 per cent of its income on food and health care. This varies from 74 per cent for households in the first decile (poorest households) to 56.8 per cent for households in the tenth decile (richest household)<sup>21</sup>. COVID-19 related job and income-losses particularly in Myanmar's informal sector will shrink the household budget even as the expenditure of food and healthcare is likely to remain constant or even higher. In this scenario, unaffordability of rent and the allied threat of eviction will be key concerns for households.

In informal settlements, rent prices form a significant component of the monthly income of families. A small dwelling of approximately 100 square feet with minimal services including unreliable electricity supply and access to water through a public tube well could cost a family between MMK 40,000 and 50,000 per month in 2016-17. Estimates have also suggested that "barrack houses" for migrant workers, a regular mode of basic shelter provision in peri-urban Yangon with roofs of corrugated sheets and wooden walls, consisting usually about five rooms can be rented out for up to MMK 50,000 per room per month<sup>22</sup>. Increased precarity of urban livelihoods as a result of COVID-19 response interventions is likely to worsen security of tenure and lead to high levels of household indebtedness.

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<sup>19</sup> UN-Habitat. The Republic of the Union of Myanmar National Housing Policy White Paper. 2018. Available at: <https://unhabitat.org.mm/wp-content/uploads/2018/04/NATIONAL-HOUSING-POLICY-WHITE-PAPER.pdf>

<sup>20</sup> Ibid

<sup>21</sup> Government of Myanmar, Department of Population. 2017. Thematic Report on Housing Conditions and Housing Amenities. Nay Pyi Taw. Available at: [https://myanmar.unfpa.org/sites/default/files/pub-pdf/4I\\_Housing%20and%20Household%20Amenities.pdf](https://myanmar.unfpa.org/sites/default/files/pub-pdf/4I_Housing%20and%20Household%20Amenities.pdf)

<sup>22</sup> UN-Habitat. The Republic of the Union of Myanmar National Housing Policy White Paper. 2018. Available at: <https://unhabitat.org.mm/wp-content/uploads/2018/04/NATIONAL-HOUSING-POLICY-WHITE-PAPER.pdf>



### Recommendations

- 1 Institute an immediate rent freeze by invoking relevant provisions of the Urban Rent Control Act, 1960** to ensure that residential rental prices are not increased during the response to the pandemic and for a specified time period after. This will go a long way in ensuring residential stability for Myanmar's urban residents.
- 2 Negotiate a mortgage holiday for the period of the pandemic and a specified time period beyond** for all forms of loans including loans from microfinance institutions with a view to reducing household income transferred towards debt servicing.
- 3 Ensure that no residential renter is evicted for nonpayment of rent if the renter is unable to pay rent due to loss of income or livelihood due to COVID-19 or due to increased healthcare expenditure related to COVID-19.** While renters and tenants will still be fully obligated to pay rent in full, failure to pay rent due to financial impacts of COVID-19 must not result in eviction. Renters must be provided a one-year window in which they can repay any overdue rent payments. Wherever possible, homeowners must be covered for any loss of income.
- 4 Encourage landlords to revise rental prices downwards such that no renter pays over 30 per cent of their monthly household income in rent.** For landlords who can afford to do so, rent holidays must be incentivized<sup>23</sup>.



In informal settlements, rent prices form a significant component of the monthly income of families. Unaffordability of rent and the allied threat of eviction will be key concerns for households. 23 January 2020, Myanmar, Yangon. [UN-Habitat/Oddy Angelo Barrios]

<sup>23</sup> Farha, Leilani. COVID-19 Guidance Note: Protecting renters and mortgage payers. UN Special Rapporteur on the right to adequate housing. 8 April 2020. Available at: <https://data2.unhcr.org/en/documents/download/75504>





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