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g Title: Name: Institution: Business Ethics for Affordable Housing It is basically clear from the elaboration that house affordability is pervasively impact on all aspects of our existence . It is the central locus that holds personal and family life. The essence portrays that good housing clearly defines our community and determines our access to jobs, to services, to stores and most important other people in our lives . This gives one the opportunity to draw that, yet housing is even more than just residential environment, it also gives an impression that it is also in relation to those who inhabit and use it that housing has meaning; having adopted cleanliness despite the poverty would be a way through. The fact of the large number of people in our society, and therefore, with this consequences cannot be given less consideration as it will be preferred as the prime cause and cannot be ignored. The number of children per household, and the associated limited incomes has undermined the profitability of the house market and related duties; therefore workers demand for higher wages to pay for housing rendering it as a challenge in the profitability of the business in general and also pushing some class of people to extreme poverty. The take of one loosing a job, and after all starting a new way of undesired life can be aggravated by the issue of housing affordability and social change, affordability has been a part of most job-related issue that the standard of job one has will automatically reflect the way of living. The community approach to housing needs a total consideration; we should be able to recognize that a go up in house price does not contribute to the majority of the community due to aspects like poverty. Many people fall into poor houses and others rendered homeless as we see for example in sacred heart mission that the human face of housing crisis and the impact of it causing displaced families unable to pay for shelter, resulting on people’s mental and physical health, job prospect and to be with the community. In some cases government does not value the necessity of the issue or that it does not understand that housing is out of control and its in hands of private sector or came up with professional mechanisms for poor people to afford better houses. This is not good enough and it should show strong leadership and hold dear some policy responses. Poor people are unable to cater for basic needs. This is where difficult choices should be made especially when it comes to those people who are under limited resources. This is where you found that some of the necessities are not covered. As from the clip, it is evident that being homeless is more contributed by falling job opportunities for large segments of the workforce and the deriding value and availability of public assistance. With no jobs and persisted or failing incomes renders most people homeless. The essence to proper and adequate, good and equitable housing has been rooted as the major concern of every government. This problem is a challenge that is faced by low income earners whose have no access to adequate basic facilities, and warmth to meet their daily physical needs. Adequate housing is one of the considerations to do away with poverty because shelter is usually the hard item for households to afford. It is also important for better health, giving provision to saving in great amount when one is not sick. Poverty is defined as complex issue, defined by lack of, and limited income. This paves a way for community or humanitarian groups to come in and to provide basic necessities and goods this people cannot afford. The link to show affordable houses and poverty is portrayed by fact that housing is one of the means to reduce poverty and is usually the most costly in the households’ expenditure basket. To solve the problem, there should be group of workers; who will air the concern for minimum wages. As due to implications of falling wages, in turn, have put housing out of reach for many workers; Professional conduct should be there in these unions of workers to find a mechanism to address themselves so as the government to define a clear definition of affordable housing. Lack of affordable housing and lack of housing assistance programs have caused an alarm to the current housing and to homelessness. With the help of working groups or coalition of workers, most families and individuals are able to obtain job that are above poverty level and even be able to sustain them even without work or when one is not employed. It is very hard for low income earners to live in rental houses since the situation is coupled by shortages of these affordable houses, and so, house renting is one of the difficult ways of living especially for low income people. (Joint Center for Housing Studies). The observed phenomena of undeserving condition of unhealthy living , in turn, have not forced many people to became homeless but rather have put many people to look poor and hence the risk of becoming homeless. Those people who inherit poverty from their family tree, or being displaced for preciously housed are easily doomed of getting house on streets. Ethics are the principles define right or wrong conducts. Government should ethically engage in the regulation of the houses, especially to the low income earners because without the government intervention each sector is there to make profit or severely involving in personal gains. The problem is also associated with the fact that even the builders on their part are not able to bridge the gap in the affordable housing. The government needs to come out with a way to create a policy where affordable housing is generated, and thus, fully engage to form partnership with private sectors or entrepreneurs who will be commercially engineered to make sure that affordable housing is a play, and also, provide a code of professional ethics that private sector should adhere to so as this sector would be exploited. Through this measure, it would be termed to establish a collaborative effort. The prices of houses are not falling because of the land approval and availability especially on the part of government, and also the defined value that cooperates must endeavor. Cooperates should define ethically sound wages that their employees feel content and are able to live. Most of the critics go on the part of the developer, who is termed to be insensitive, not bothering or caring about the needs or rights of existing residents. Occasionally when developing a house the clash on heads typically occurs between the affordable housing under construction, ethics associated with individual rights and even social responsibility. For example on individualism, American opted to value the priority on individualism than social responsibility. They mostly valued property rights, free market activities and embraced the value of protecting their family life (personal), liberty and pursuit of happiness. Then, members of me generation valued personal needs than social need and felt justified. As a result, the public felt an obligation to injure other people’s interests, if necessary, to protect their own interests. This ethical issue was built on the norm that if you are poor, on the street (homeless), or disempowered, then it must as a result of one’s own will. When wealth is the gauge of moral worth, resident are trapped in the fear that people who are less wealthy will be worthless and therefore less desirable than higher income residents. The welfare of the working groups or societies especially those preached by humanitarian organizations and traditional churches value ethics of social responsibility. It simply comes out to help those who cannot help themselves in telling us to look out for others, especially helping mothers who have many numbers of children and severe exposed to poverty. In general opinion, this welfare of society is more essential than of the individual. People those hold the sense of social responsibility don’t accuse needy especially for their own condition, as those with loose sense of social responsibility do. Cooperates and businesses who are the main players in the economy should move away from self interest and conduct their in an open plane fee from bribes and unnecessary practices which hike price of basic commodity. This organization work to see that every citizen is entitled to better and affordable housing, and if you are poor, without home or may be disempowered, it does not hold especially on bloodline but more on the issue that society has failed to provide room to public or its citizens on enough employment, lack of job training opportunities, mechanisms to ensure affordable houses especially to low income earners, lack of supportive service programs. For them, there is no unworthy poor but provide citizens with good and affordable houses that ensure safety, conducive environment to live and finally decent housing coupled with basic necessities. Where the society is exposed into complexities of determining whether it is the failure of some people not to afford good life, or its upon their negligence, to some their history put them to be in the position in which they are and so advocate the chance from the employment sector, and if given an opportunity lives desirably. Others blend themselves in poverty and compelled to think that there is no way through in life and produce such kind of generation where even to afford education will be expensive. Poverty should not only arise from the status of the economy and the issue of affordable housing but also one should embrace personal etiquency and be keen to avoid work-related conflicts. (Debra S.) Reference. Stein D.(2006). The ethics of housing and NIMBYism. In Affordable housing Finance. Retrieved 15th November 2012 from http://www. gcastrategies. com/booksandarticles/139/the-ethics- of-housing-and-NIMBYism/