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**Open-ended Intergovernmental Expert Working Group  
on Adequate Housing for All**  
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Item 3 of the provisional agenda\*

**State of efforts to progressively realize adequate housing  
for all**

## **Preliminary survey of the state of efforts to progressively realize adequate housing for all\*\***

### **I. Introduction**

1. The right to adequate housing is recognised in international human rights law as part of the right to an adequate standard of living. Its recognition has evolved since the adoption of the Universal Declaration of Human Rights in 1948<sup>1</sup>. Central to this evolution is the International Covenant on Economic, Social and Cultural Rights (ICESCR), which recognises everyone's right to an adequate standard of living, including adequate food, clothing, and housing, and continuous improvement of living conditions (Article 11). The Committee on Economic, Social and Cultural Rights (CESCR) General Comment No. 4 (1991)<sup>2</sup> further elaborates that 'adequate' housing encompasses various elements: security of tenure, availability of services and infrastructure, affordability, habitability, accessibility, suitable location, and cultural adequacy.
2. Discussion<sup>3</sup> was initiated in 2023 by the Special Rapporteur on Adequate Housing in the Human Rights Council on the possible inclusion of a further element of "sustainability". This would provide a recognition that housing should be realised within planetary boundaries and that, for many, the climate crisis is already undermining the right to live somewhere in security, peace and dignity.
3. The CESCR also elaborated on forced evictions in its General Comment No. 7 (1997)<sup>4</sup> and on the relevance of land for economic, social and cultural rights in its General Comment No. 26 (2022)<sup>5</sup>.
4. In recent years, the global commitment to adequate housing has been reinforced through various international frameworks. The 2030 Agenda for Sustainable Development<sup>6</sup>, includes Sustainable Development Goal (SDG) 11, which aims to "make cities and human settlements

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\* HSP/OEWG-H.2024/1.

\*\* The present document has not been formally edited.

<sup>1</sup> Art. 25: Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, **housing** and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

<sup>2</sup> General comment No. 4: The right to adequate housing – available here.

<sup>3</sup> A/HRC/52/28, para. 5.

<sup>4</sup> General comment No. 7: The right to adequate housing - Forced evictions, available here.

<sup>5</sup> General Comment No. 26: Land and Economic, Social and Cultural Rights – available here.

<sup>6</sup> A/RES/70/1.

inclusive, safe, resilient and sustainable". Target 11.1 focuses on ensuring access for all to adequate, safe, and affordable housing and basic services, and upgrading slums, underscoring the critical role of housing in sustainable development.

5. Regional frameworks have been established, such as the Agenda 2063 for African Development, the Regional Action Plan for the Implementation of the New Urban Agenda in Latin America and the Caribbean 2016-2036<sup>7</sup> and the Geneva UN Charter on Sustainable Housing<sup>8</sup>.

6. The New Urban Agenda<sup>9</sup> (NUA) highlights housing as a fundamental component of economic development and poverty reduction. It promotes equal access to adequate and affordable housing to foster shared prosperity, thus contributing to ending poverty in all its forms. The NUA advocates for the "Housing at the Centre approach", which shifts the focus from merely constructing houses to a holistic framework integrating urban planning and prioritising human rights and sustainable development.

7. Beyond four walls and a roof, adequate housing is the cornerstone of people's health, dignity, safety, inclusion, and wellbeing—a place to live in peace, with security and dignity. Beyond the physical structure, adequate housing ensures that people and households have access to a home that is secure and connected to services, employment opportunities and community life. It is a prerequisite to access other rights. Adequate housing has shown its potential as a driver of inclusive and sustainable development, closely linked to other SDGs, particularly addressing poverty (Goal 1), reducing inequality (Goal 10), and gender (Goal 5).

8. Universal access to adequate housing is essential to making cities liveable, inclusive and sustainable. It has been emphasised as one of the pillars of the renewed social contract of the United Nations Secretary-General's "Our Common Agenda"<sup>10</sup> and as a priority action in the Pact for the Future<sup>11</sup> to end poverty and strengthen trust and social cohesion.

9. When addressed through a holistic approach, housing has the potential to deliver a range of social, economic and environmental benefits, particularly for low-income and marginalised groups. Improving housing conditions and addressing housing inequalities by providing stable and adequate living space not only supports health<sup>12</sup>, but also contributes to educational and economic achievements by reducing days off school and work. For instance, children in households winning the randomised ownership of a condominium unit in urban Ethiopia experience large gains in educational enrolment (4.5-11%), secondary school completion rates (10.5%) and tertiary attendance rates (16%)<sup>13</sup>.

10. Security of tenure and adequate housing allows women and girls' access and control over resources and assets, increasing their independence and reducing exposure to poverty, sexual exploitation and domestic violence.

11. Housing plays a catalytic role in economic development and employment generation. The housing sector touches virtually every single aspect of the economy of a country (technology, research, water and sanitation, building industry, land and property rights and the financial sector). A well-functioning housing sector has the potential to drive growth, representing more than 15% of GDP in some countries.<sup>14</sup>

12. Adequate housing can also play a key role in addressing climate change and reducing pollution. Energy-efficient building designs can improve indoor thermal comfort while reducing energy expenditure and poverty, as well as global carbon emissions and extractive practices<sup>15</sup>. The

<sup>7</sup> <https://unhabitat.org/regional-action-plan-for-the-implementation-of-the-new-urban-agenda-in-latin-america-and-the>.

<sup>8</sup> <https://unece.org/housing/charter>.

<sup>9</sup> A/RES/71/256.

<sup>10</sup> Our Common Agenda – Report of the Secretary-General, 2021.

<sup>11</sup> A/RES/79/1.

<sup>12</sup> When adequate housing essential standards are met—such as sufficient living space, safe and affordable basic services, thermal comfort, accessibility for functionally impaired persons, safety from preventable injuries, and protection from harmful substances—it effectively prevents the spread of diseases.

<sup>13</sup> D. Agness and T. Getahun (2024), Housing and Human Capital: Condominiums in Ethiopia, UC Berkeley Policy Studies Institute. Available at: [https://dagness.github.io/assets/hhc\\_jmp.pdf](https://dagness.github.io/assets/hhc_jmp.pdf).

<sup>14</sup> Arthur Acolin & Marja Hoek-Smit & Richard K. Green, 2021. "Measuring the housing sector's contribution to GDP in emerging market countries," International Journal of Housing Markets and Analysis, Emerald Group Publishing Limited, vol. 15(5), pages 977-994.

<sup>15</sup> Globally, the buildings and construction sector (BCS) uses 36% of the total energy and produces 39% of emissions and 40% of all solid waste (UNEP, 2009; UNEP et al., 2019).

provision of resilient housing can minimise deaths and economic losses caused by natural disasters. The shift towards a circular model in the buildings and construction sector can reduce waste and promote the creation of value chains based on sustainable and affordable materials.

13. Ensuring universal access to adequate housing can enable democratic governance by strengthening institutions in their capacity to respond to people's needs and aspirations through the process of housing production and management.

14. Adequate housing is also central to the peace and security agenda. Human settlements with unequal housing conditions experience reduced urban safety, contestation of spaces, basic services and economic activities. Land disputes and scarcity, as well as insecurity of tenure, drive conflicts within and between communities and groups in several contexts. Secure housing, land and property rights are an essential component of peace processes and post-conflict stabilisation.

15. Finally, adequate housing is fundamental for expressing cultural identities and reflecting cultural diversity. By reflecting the residents' social aspirations, worldviews, ways of living and cultural values, houses contribute to strengthening the connection between people and the place they inhabit, the community they belong to and the natural environment.

16. While the world continues to urbanise, the demand for adequate, safe, accessible and affordable housing increases exponentially. Ultimately designing and building adequate housing means shaping inclusive and prosperous cities and communities.

## II. Key trends, challenges and opportunities in the global realization of the right to adequate housing

17. Reports of a global housing crisis are increasingly widespread, with distinct regional drivers and manifestations—including homelessness, evictions, displacement caused by climate change and conflict, unsustainable housing costs and the expansion of informal settlements—yet all pointing to systemic failures in providing adequate housing and having repercussions on global inequalities.

18. UN-Habitat estimates that between 1.6 billion and 3 billion people globally lack adequate housing<sup>16</sup>.

19. Additionally, the 2023 SDG Report<sup>17</sup> highlights that progress on SDG 11 has not only stalled but regressed globally, pointing to deeper systemic failures in addressing urban housing challenges.

20. Over 1.2 billion people lived in informal settlements and slums in 2022<sup>18</sup>. 130 million more than in 2015<sup>19</sup>. Illustrating the complexity of slum dynamics, it is important to note that since 2000, 69.9 million people have been lifted out of slum living conditions, mostly in Latin America, while at the same time 276 million people have been added. Sub-Saharan Africa saw its slum population double, rising from 133 million in 2000 to 266 million by 2022. Meanwhile, in relative terms, Melanesia and Polynesia experienced the highest growth, with their slum populations increasing by 130%<sup>20</sup>.

21. At least 330 million people experience absolute homelessness<sup>21</sup>, a figure likely underestimated due to the lack of an international definition and data collection framework.

22. Many more find themselves facing unaffordable rents and evictions, rising housing costs and energy poverty, or living in unsafe homes facing increasingly frequent extreme temperatures and climate-related disasters, such as floods and hurricanes.

23. The cultural role of housing is also threatened by the impact of rapid and uncontrolled urbanisation, as well as conflicts and disasters. Architectural forms, techniques and education are becoming increasingly homogenised and standardised across the world, eroding collective identity, memory and heritage, and causing a loss of cultural diversity. Local knowledge, which is the basis for local action, is disappearing at an alarming rate.

<sup>16</sup> UN-Habitat (2023). SDG11 Synthesis Report. <https://unhabitat.org/rescuing-sdg-11-for-a-resilient-urban-planet>

<sup>17</sup> United Nations (2023) The Sustainable Development Goals Report.

<sup>18</sup> The-Sustainable-Development-Goals-Report-2024.pdf (un.org).

<sup>19</sup> A/79/79 E/2024/54.

<sup>20</sup> SDG slum data; DESA urban population.

<sup>21</sup> IGH, 2024.

## A. Rapid urbanization and urban sprawl as contributors to the growth of informal settlements and slums

24. Globally, about 55% of the world's population lives in cities.<sup>22</sup> This proportion is expected to increase to approximately 68% by 2050, adding about 2.2 billion people in urban areas<sup>23</sup>. Of this growth, 90% is projected to take place in cities and urban areas in Asia and sub-Saharan Africa,<sup>24</sup>. For example, the urbanisation rate in the Democratic Republic of Congo is estimated at 4.1%, the equivalent to adding one million city dwellers each year, or 2,739 people per day requiring access to adequate housing.<sup>25</sup> In the Asia Pacific region, the speed of urbanisation already reaches the equivalent of adding four cities the size of Tokyo every year.<sup>26</sup>

25. To meet the rising demand, at least 40 million new housing units will be needed, mostly in sub-Saharan Africa and parts of Asia due to rapid population growth and urbanisation<sup>27</sup>.

26. The demand for housing, particularly in urban areas, is likely to increase further due to socio-demographic transition processes. Changes in family dynamics and structures that decrease average household size increase the demand for housing, as do increased migration and displacement due to climate change. In many regions, urbanisation is and will be increasingly concentrated in small and medium-sized cities, where institutional capacity is lower.

27. Poorly planned urban expansion has already led to less dense cities, consuming land at a rate that exceeds population growth. According to the Atlas of Urban Expansion<sup>28</sup>, which analyses satellite imagery, population figures and other data to study the changing nature of cities from 1990 to the present, a rough statistical rule is emerging: as population doubles, land use triples. SDG indicator 11.3.1<sup>29</sup> gathering data on the ratio of land consumption rate to population growth rate, from 1217 cities across 185 countries confirms that cities are sprawling faster than they are densifying. Between 2000 and 2020, cities expanded up to 3.7 times faster than they densified. Globally, sprawl averaged 5.6% annually, while densification was only 1.5%.

28. Many emerging economies face challenges in strengthening urban governance and planning capacities, which can hinder efforts to address socio-economic and spatial inequalities, leading to uneven distribution of the benefits of urban expansion and infrastructure investment. For example, in Abidjan, a city consisting of ten communes with fragmented authority, the average per capita public expenditure of the three wealthiest communes is 49 times the average for the three poorest<sup>30</sup>.

29. Consequently, most rapidly expanding cities are characterised by a complex blend of formal and informal urban areas that are highly interwoven. Even cities that have enjoyed increased investment and economic productivity have not necessarily delivered net improvements to their poorest populations regarding access to adequate housing and quality of services. Without long-term planning (both economic and spatial), sprawling cities tend to fragment, leaving large segments of the poorest population unable to access housing, jobs and social amenities. Inadequate access to housing and services leads to increases in informal settlements and slums, as often the only affordable option for poor and vulnerable groups.

30. To address these issues, integrating housing into urban planning can enhance connections to livelihood opportunities, infrastructure, and essential services. This integration can also help reduce spatial inequalities and urban sprawl through mixed land use and improved transport infrastructure. Adopting a community-focused approach to land and housing is beneficial, as it goes beyond mass low-cost structures and emphasizes health, wellbeing, education and local economic opportunities. For instance, the Helsinki (Finland) long-term policy “HomeTown Helsinki”<sup>31</sup> demonstrates successful

<sup>22</sup> UN-Habitat, State of World Cities, 2022.

<sup>23</sup> UN-Habitat, *ibid*.

<sup>24</sup> UN DESA, 2018 Revision of World Urbanization Prospects – available here.

<sup>25</sup> Center for Affordable Housing Finance in Africa: <https://housingfinanceafrica.org/documents/housing-finance-in-africa-recovery-through-recognition-of-massive-small-potential/>.

<sup>26</sup> United Nations, The Future of Asian & Pacific Cities: Transformative Pathways Towards Sustainable Urban Development, 2019.

<sup>27</sup> World Bank Group, *ibid*.

<sup>28</sup> <https://www.lincolnst.edu/data/atlas-of-urban-expansion/>.

<sup>29</sup> [https://sdgs.un.org/goals/goal11#progress\\_and\\_info](https://sdgs.un.org/goals/goal11#progress_and_info).

<sup>30</sup> Stren, R (2007), “Urban governance in developing countries: Experiences and challenges”. In *Governing cities in a global era: Urban innovation, competition and democratic reform*, ed. Robin Hambleton and Jill Gross, 57–69. New York: Palgrave Macmillan.

<sup>31</sup> <https://www.housing2030.org/project/public-land-ownership-and-leasing-in-helsinki-finland/>.

integration through its public land ownership and leasing model. This approach ensures that land remains under public control, allowing the city to guide development according to community needs and priorities, thus enhancing access to essential services and infrastructure. Similarly, Medellín, Colombia<sup>32</sup>, provides an example of coordinated urban planning through its Housing Policy Committee. This committee serves as a platform for heads of planning, housing, environmental and public works departments to collaborate on policies and implementation, leading to cohesive and inclusive urban development. In Bogotá, Colombia<sup>33</sup>, the housing strategy includes a focus on mixed-use development and improving transport infrastructure. This has helped reduce spatial inequalities and promote a more connected urban environment, offering residents better access to employment and services.

31. Developing land policy on a continuum of land rights<sup>34</sup> that recognises diverse forms of tenure and on a fit-for-purpose land administration<sup>35</sup> that promotes social and economic inclusion, has also been proven to provide more sustainable adequate housing outcomes.

32. Focusing on peri-urban areas is also critical for sustainable urbanisation and securing land rights. For example, the strategic expansion in 18 Ethiopian cities<sup>36</sup>, in particular secondary cities, incorporates peri-urban zones, ensuring that these areas are developed in a way that supports the broader urban ecosystem. Planning for urban expansion involved conducting a realistic map of expansion for the following 30 years, based on estimates of future growth and working with local authorities and communities to modify administrative boundaries, as well as to outline areas for arterial roads and public areas for public services. An important learning point from the initiative has been that implementation of any plan—including an urban expansion plan—requires staff time, materials, and budget allocations at the level of the implementing authority. Those resources will only be made available if plans are perceived to be feasible and can be owned by local actors—including national, subnational, and local politicians and technical staff.

33. Hong Kong<sup>37</sup> and South Korea also exemplify how comprehensive strategies can be set in place to manage land use and development over extended periods. These strategies ensure that urban growth is balanced with the provision of housing, transport, and essential services, contributing to overall sustainability.

## **B. The impact of low and decreasing public funding on the provision and erosion of public and social housing**

34. Decades of low and reduced investments in housing have been captured in all regions for which the information is available. In Latin America and the Caribbean, data from the Economic Commission show that the average expenditure on housing by governments in 2022 remained stable at 0.5%.<sup>38</sup> This is a notable decrease from the average of 0.7% of GDP in 2019<sup>39</sup> and 1.0% of GDP which were invested in housing in 2015.<sup>40</sup> Similarly, while the United Nations Economic and Social Commission for Western Asia records an increase expenditure on housing in the 2022 Social Expenditure Monitor for Arab States, this still remains at 0.53% of GDP<sup>41</sup>. According to OECD's analysis,<sup>42</sup> since the Global Financial Crisis, public investment (public capital expenditure) in housing construction has been cut in half, on average. The volume of capital transfers (public transfers to organisations outside government), which makes up the bulk of public investment on housing has fallen to a lesser extent. Nevertheless, at less than 0.1% of GDP on average since the global financial

<sup>32</sup> <https://www.lincolnst.edu/publications/working-papers/medellins-integrated-urban-projects/>.

<sup>33</sup> [https://unhabitat.org/sites/default/files/2013/06/GRHS.2013.Case\\_Study\\_.Bogota.Colombia.pdf](https://unhabitat.org/sites/default/files/2013/06/GRHS.2013.Case_Study_.Bogota.Colombia.pdf).

<sup>34</sup> <https://glt.net/tag/continuum-of-land-rights/>.

<sup>35</sup> <https://glt.net/tag/fit-for-purpose-land-administration/>.

<sup>36</sup> <https://marroninstitute.nyu.edu/initiatives/making-room>.

<sup>37</sup> [https://www.pland.gov.hk/pland\\_en/press/publication/ar\\_22/pdf/04\\_focus\\_en.pdf](https://www.pland.gov.hk/pland_en/press/publication/ar_22/pdf/04_focus_en.pdf).

<sup>38</sup> Economic Commission for Latin America and the Caribbean (ECLAC), Social Panorama of Latin America and the Caribbean, 2023 (LC/PUB.2023/18-P/Rev.1), Santiago, 2023. Available at: <https://repositorio.cepal.org/handle/11362/68703>.

<sup>39</sup> Social Panorama of Latin America 2020. Available at:

[https://repositorio.cepal.org/bitstream/handle/11362/46688/8/S2100149\\_en.pdf](https://repositorio.cepal.org/bitstream/handle/11362/46688/8/S2100149_en.pdf).

<sup>40</sup> Economic Commission for Latin America and the Caribbean (ECLAC), Social Panorama of Latin America, 2016 (LC/PUB.2017/12-P), Santiago, 2017.

<sup>41</sup> United Nations, Social Expenditure Monitor for Arab States: Toward Making Budgets More Equitable, Efficient and Effective to Achieve the SDGs, Beirut 2022.

<sup>42</sup> OECD (2021), "Building for a better tomorrow: Policies to make housing more affordable", Employment, Labour and Social Affairs Policy Briefs, OECD, Paris, <http://oe.cd/affordable-housing-2021>.

crisis, overall public investment in dwellings is not high. By comparison, demand-side housing assistance, measured in terms of public expenditure on housing allowances, has risen slightly over the same period, from 0.26% of GDP in 2001 to 0.31% GDP in 2017. Meanwhile, the share of social housing has declined in most OECD countries since 2010, further reducing housing supply for low-income households.

35. These tendencies are also reflected in the findings of the “Report of the Executive Director on the existing multilateral and bilateral support for the development and the implementation of effective housing policies, programmes and projects”<sup>43</sup>. The mapping confirms that, discounting the contributions of the European Investment Bank, very limited support is directed towards the provision of social housing.

36. Reduced investments<sup>44</sup>, together with a strong trend of privatisation of public stock in countries like Germany, United Kingdom, Canada and countries in Eastern Europe and Central Asia following the end of the Soviet Union, have increasingly narrowed the focus of the public and social sector even in countries where it was previously a strong non-market alternative<sup>45</sup>. This has resulted in a concentration of low-income and vulnerable households within this sector, which has impacts on its economic, social and political stability due to the lower capacity of tenants to cover overall costs as well as the diminishing social mix opportunities and the increased social stigma associated with living in social housing.

37. Addressing these issues requires legislation recognising housing as a common good central to the socio-economic development and well-being of people. Comprehensive, long-term policies that go beyond fixing market failures, focusing on vulnerable populations based on income, social characteristics, and housing status have shown their potential in expanding access to adequate housing for all.

38. For instance, Singapore's public housing strategy<sup>46</sup> demonstrates the effectiveness of robust, sustained and long-term government intervention and planning in providing affordable housing for a large segment of the population. While Singapore's policies and regulations have evolved and adapted to changing circumstances, their goals have remained the same: restraining speculation, curbing housing bubbles and leveraging housing as a vehicle for socio-economic development, poverty alleviation and social mixing.

39. In Vienna<sup>47</sup>, long-term planning and a comprehensive policy framework, including through land procurement and release in accordance with the objectives of the strategic municipal plan, embed social housing as a permanent and broadly available housing option. The institutional structure ensures that tax-exempt limited-profit housing associations continuously re-invest profits into social housing, leading to a relatively constant stable supply of well-maintained units permanently at regulated rent. This model demonstrates the effectiveness of reinvesting housing profits back into the sector to maintain affordability, quality and supply.

40. The extent to which governments can invest in housing, including in services that improve access to housing and ensure tenure security, depends on the resources available to them. However, recurrent property tax remains a major and yet untapped source of domestic revenue mobilisation, particularly for rapidly urbanising countries. In many low-income contexts, the property tax is underperforming due to a range of issues from undeveloped land registration systems, outdated rates, low capacity of local authorities to collect and unwillingness of owners to pay. In developed countries, it is estimated that property tax revenues make up 1.1% of GDP and over 5% of general tax revenue<sup>48</sup>.

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<sup>43</sup> HSP/OEWG-H.2024/INF/5.

<sup>44</sup> According to the 2020 report by the EU Parliament “Access to decent and affordable housing for all”, in 2020, in the EU alone, the investment gap in social housing was standing at 57 billion EUR per year.

<sup>45</sup> According to OECD, Poland, Finland and Germany experienced the most significant reduction in the relative size of the social housing stock, falling by at least 20% since around 2010. The sector also contracted in Norway, New Zealand, Estonia, the United Kingdom and Denmark. The decline is partly related to a slowdown in new social housing construction, as well as the privatisation of the stock, whereby social dwellings are converted into market-rate rental housing (Germany), or are purchased by tenants and thus transition to the owner-occupied stock (United Kingdom, especially England and Northern Ireland).

<sup>46</sup> UN-Habitat (2020), Housing Practice Series – Singapore, available here.

<sup>47</sup> <https://www.iut.nu/wp-content/uploads/2019/10/Daniel-Glaser-The-Vienna-model-for-affordable-housing.pdf>.

<sup>48</sup> OECD (2019) [Global Revenue Statistics Database](#).

In low-income countries, however, it is still less than 0.5% of GDP and just over 1% of general tax revenue<sup>49</sup>.

41. While land-based finance instruments<sup>50</sup> are more widespread, room for improvement and mainstreaming in their application exists.

42. Finally, more consideration should be given to the fact that investment in adequate housing pays high socio-economic dividends promoting inclusive growth, providing large multiplier effects in the economy and providing for public savings in the non-housing budget such as health care, justice, and social security. For example, in 2016 Eurofound<sup>51</sup> estimated that the annual total cost to the economies of the EU of leaving people living in inadequate housing was nearly €194 billion and that the cost of removing housing inadequacy would be repaid within 18 months by projected savings such as lower healthcare costs and better social outcomes. Similarly, evidence shows that providing core infrastructure before people settle is three times cheaper than retrofitting it in existing unplanned settlements.<sup>52</sup>

### C. Overemphasis on market-driven solutions and unit supply

43. Private markets, while efficient at generating housing for certain segments of the population, have proven ineffective at addressing the needs of the poorest and most vulnerable groups. As such, relying solely on market-based approaches to deliver housing is insufficient when it comes to ensuring access for low-income households.

44. While the private sector can be incentivised to participate in low-income housing development, such efforts are also rarely sufficient. In the Caribbean region, for instance, the Inter-American Development Bank found that, despite government subsidies, private developers have largely focused on higher-cost projects, leaving low-income populations underserved.<sup>53</sup>

45. Market-based solutions, such as mortgage-backed home purchases, formal lending and finance, often do not reach residents working in cash-based informal sectors or those with unstable or undocumented incomes. Similarly, housing benefits have been proven to benefit mostly middle class and people with balances to pay in annual tax returns. While social transfers aim to address housing inequalities, they need to be paired with increased housing supply to be effective and avoid inflating rents by enabling claimants to pay more. Additionally, benefits might exclude people just above income thresholds who still struggle with housing costs. Improving access to housing also requires ensuring decent incomes and access to essential services to prevent housing costs from eroding living standards.

46. Finally, in prioritising formal market approaches, many governments may overlook or underappreciate the housing solutions created by residents in informal sectors. This can marginalise informal settlements and their significant share of urban population, and prevent the expansion of basic services, as well as expose people to the risk of demolition and clearances.

47. The overall tendency in the past decades has been to frame the various challenges presented as a housing crisis due to a supply-side problem, in which the obvious solution would be to enhance the production of more housing units through investment. Yet, the current situation is not the result of a mere supply challenge, as it is exemplified by the rising number of housing units which remain vacant globally.<sup>54</sup> Furthermore, mass housing construction programmes created to address a quantitative housing deficit have often created new neighbourhoods lacking in services and located far from city centres and employment opportunities. Further, as highlighted by the African Development Bank<sup>55</sup>, just looking at the percentage of the bottom 40th percentile of the urban population living in Nigeria,

<sup>49</sup> Merima Ali, Odd-Helge Fjeldstad, Lucas Katera (2017). *Property Taxation in Developing Countries*. Bergen: Chr. Michelsen Institute (CMI Brief 1).

<sup>50</sup> UN-Habitat (2020), The role of land in achieving adequate and affordable housing. Available here.

<sup>51</sup> <https://www.eurofound.europa.eu/en/publications/2016/inadequate-housing-europe-costs-and-consequences>.

<sup>52</sup> Collier, P, E Glaeser, A Venables, P Manwaring and M Blake (2017), “Informal settlements and housing markets”, IGC Cities that Work Policy Brief.

<sup>53</sup> Inter-American Development Bank, Comparative Project Evaluation of IDB Support to Low-Income Housing Programs in Four Caribbean Countries, 2017. Available at: <https://publications.iadb.org/en/comparative-project-evaluation-idb-support-low-income-housing-programs-four-caribbean-countries>.

<sup>54</sup> OECD (2022), Housing stock and construction, available at <https://www.oecd.org/els/family/HM1-1-Housing-stock-and-construction.pdf>.

<sup>55</sup> Kecia Rust - Promoting affordable housing in African Cities - African Development Bank, 2022. Available at: [https://www.afdb.org/sites/default/files/2023/01/18/promoting\\_affordable\\_housing\\_in\\_african\\_cities\\_-\\_sudap\\_paper\\_-\\_afdb\\_umdf\\_-\\_2022.pdf](https://www.afdb.org/sites/default/files/2023/01/18/promoting_affordable_housing_in_african_cities_-_sudap_paper_-_afdb_umdf_-_2022.pdf).

Cameroon and Zambia, virtually all households are living in inadequate conditions (according to SDG 11.1.1 definition). Of these, less than half are living in informal structures. The primary inadequacy that they face has to do with services – lacking a flush toilet – and being overcrowded. This suggests the need to concentrate efforts on the infrastructure and home improvement challenge, involving more targeted solutions, rather than the need for developing new housing.

48. The reliance on markets as the main enabler of housing solutions has historically been connected to and compounded the global transformation of housing into a form of financial investment<sup>56</sup> within the increased dominance of interconnected and trans-border financial markets. Housing has become the most valuable asset class, worth US\$258.5 trillion at the end of 2020, more than three times global GDP, an increase of US\$90 trillion from only four years earlier.<sup>57</sup>

49. Public stewardship and regulation are critical to ensuring that housing does not become disconnected from its primary social function of providing dignity and security, risking transforming it into a financial asset prone to speculation and price volatility. For example, excessive private property development was a significant factor in Indonesia's 1998 economic crisis, and the 2008 housing crash in countries like the United States and Spain resulted from unsustainable homeownership levels driven by speculative bubbles, contrasting with more stable housing markets in countries with lower ownership rates like Germany and Switzerland<sup>58</sup>.

50. In many developing countries, the liberalisation of land markets and systematic individual land titling programmes have also heightened pressures on urban low-income settlements. Policies emphasising owner-occupation also risk creating a large underclass without access to adequate housing and often ignore diverse legal and socially accepted land tenure traditions, potentially discriminating against tenure forms which might be more appropriate for large sections of the population. This approach also makes land an attractive investment to hold to capitalise on expected appreciation, especially in countries where financial institutions are not well enough developed to attract and channel domestic savings into more productive sectors.

51. In many countries, homeownership programmes have also received significantly more attention and resources compared to rental, which serves a large proportion of urban populations, particularly low-income groups.

52. To meet the diverse housing needs of urban populations, it is essential to diversify housing production and delivery mechanisms. Public housing, cost-rental, community-led projects, and self-help incremental programmes should be supported alongside private sector initiatives. These alternative models benefit tenants' stability, but also serve as counter-cyclical investments that create jobs, support small businesses and reduce homelessness. Further, according to a recent analysis<sup>59</sup> by the Austrian Federation of Limited-Profit Housing Associations, limited and no-profit housing can exert a significant price-dampening effect on the unregulated private rented market.

53. The variety of emerging alternatives for access to adequate housing points to a set of issues which deserve further study and debate, including accessing and leveraging vacant or underutilised spaces and properties to support the production of shared spaces and mixed-use dwellings, varied and appropriate typologies for different family compositions, alternative forms of collective properties, among other aspects. This approach can help avoid the overemphasis on individual homeownership. For example, the new white paper<sup>60</sup> from the Ministry of Cities in Brazil highlights community land tenure as a suitable option to ensure that local development is led and steered by the local community, avoiding speculation and gentrification.

54. Non-profit housing models<sup>61</sup> provide another promising way of how policymakers can adapt regulatory frameworks to support inclusive housing practices. By operating within regulatory frameworks that prioritise social objectives over profit, non-profit housing organisations have

<sup>56</sup> As an example, see European Commission Joint Research Centre, *Who owns the city?*, 2020. Available at: <https://publications.jrc.ec.europa.eu/repository/handle/JRC120776>.

<sup>57</sup> <https://www.savills.com/impacts/market-trends/the-total-value-of-global-real-estate.html>.

<sup>58</sup> International Monetary Fund, *Global Financial Stability Report*, 2019. Available at: <https://www.imf.org/en/Publications/GFSR/Issues/2019/03/27/Global-Financial-Stability-Report-April-2019>.

<sup>59</sup> <https://non-profit-housing.wifo.ac.at/>.

<sup>60</sup> Ministério de Cidades, *Texto-base: 6ª Conferência Nacional das Cidades Construindo a Política Nacional de Desenvolvimento Urbano: Caminhos para Cidades Inclusivas, Democráticas, Sustentáveis e com Justiça Social*. Available at: [https://www.gov.br/cidades/pt-br/composicao/orgaos-colegiados/arquivos/conselho-das-cidades/conferencias/Texto\\_Base\\_6\\_CNC\\_04.03.pdf](https://www.gov.br/cidades/pt-br/composicao/orgaos-colegiados/arquivos/conselho-das-cidades/conferencias/Texto_Base_6_CNC_04.03.pdf).

<sup>61</sup> UN-Habitat (2023), *Comparative Analysis of Non-Profit Housing Legal Frameworks in five countries: Austria, Brazil, England, Netherlands, and South Africa*. Available here.



successfully delivered safe, adequate and affordable housing in countries like South Africa, Brazil, the Netherlands and Austria. This model not only ensures access to long-term housing which benefits stability for residents, but also fosters a sense of community and social cohesion within neighbourhoods. Non-profit or limited-profit housing organisations often benefit from clear land acquisition processes and supportive planning regulations, allowing them to leverage partnerships with governments and community stakeholders to deliver housing that meets the needs of low-income populations. For example, in Vienna, the "Wohnfonds Wien"<sup>62</sup> system uses competitive land allocation to ensure that developers meet affordability and quality criteria, promoting inclusive communities through social housing.

55. Other non-speculative modes of housing production include community land trust initiatives, such as the Caño Martín Peña<sup>63</sup> in Puerto Rico, and community development housing groups, like those in Namibia<sup>64</sup>. While many of these solutions have also struggled to achieve scale or reach those most in need, this has often been due to challenges in raising awareness and navigating complex regulatory and legal barriers. Increased public education, supportive policy changes, and simplified legal frameworks are crucial for overcoming these obstacles and expanding the impact of community-led housing efforts.

56. Policymakers can also develop more flexible and inclusive land tenure systems to accommodate diverse housing practices, particularly in informal settlements. The Mukuru Special Planning Area (SPA)<sup>65</sup> in Nairobi provides a valuable example of how suspending conventional planning regulations can allow for innovative solutions tailored to local challenges. By involving residents and forming interdisciplinary partnerships between government, civil society and the private sector, the Mukuru SPA has demonstrated that participatory planning can promote holistic, community-driven development that addresses housing needs while fostering social equity and sustainability.

## D. Systemic inequalities and access to justice

57. Historically rooted and systemic inequalities and power imbalances based on social norms, attitudes and exclusionary practices resulting from social characteristics like age, gender, ethnicity, economic status, migration background and disability further impact people's ability to access adequate housing. It is important to consider that a person may experience compounding exclusion or discrimination. For example, older women may be at a higher risk of their property rights being violated than older men<sup>66</sup>, as well as of experiencing cost overburden due to fewer economic resources.

58. Data from the World Bank shows that in all 64 emerging economies they analysed, housing inadequacy correlates strongly with income level<sup>67</sup>.

59. In the Latin America and Caribbean region<sup>68</sup>, within the five countries that account for 80% of the region's Indigenous population and for which recent census data are available (Chile, Colombia, Guatemala, Mexico and Peru), more than 8 million indigenous people have limited access to basic sanitation services in the home and experience higher levels of overcrowding than the non-indigenous population. Elsewhere, such as Canada<sup>69</sup> and Australia<sup>70</sup>, indigenous people make up a disproportionately high number of the population experiencing homelessness.

<sup>62</sup> <https://www.wienerwohnen.at/wiener-gemeindebau/municipal-housing-in-vienna.html>.

<sup>63</sup> <https://world-habitat.org/world-habitat-awards/winners-and-finalists/cano-martin-pena-community-land-trust/#award-content>.

<sup>64</sup> <https://world-habitat.org/world-habitat-awards/winners-and-finalists/settlement-upgrading-namibia/>.

<sup>65</sup> <https://www.muungano.net/mukuru-spa>.

<sup>66</sup> United Nations General Assembly, Older persons and the right to adequate housing, 2022: <https://documents.un.org/doc/undoc/gen/n22/431/72/pdf/n2243172.pdf>.

<sup>67</sup> World Bank Group, *ibid*.

<sup>68</sup> ECLAC, *Social Panorama of Latin America*, 2021.

<sup>69</sup> See: Government of Canada, *Everyone Counts 2020-2022 – Results from the Third Nationally Coordinated Point-in-Time Counts of Homelessness in Canada*: <https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/pit-counts-dp-2020-2022-results-resultats-eng.html>.

<sup>70</sup> See for example: Australian Government, *Specialist homelessness services annual report 2022-2023*: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/indigenous-clients>.

60. Women have struggled historically with gendered property regimes that limit their access to land and housing. An assessment by the World Bank<sup>71</sup> in Sub-Saharan Africa, for example, found that just 12% of women reported owning land individually, compared to 31% of men. This imbalance is reflected in many other cities and countries. When reviewing data on SDG 5.a.2<sup>72</sup>, which considers the “proportion of countries where the legal framework (including customary law) guarantees women’s equal rights to land ownership and or / control”, of the 71 states that reported by 2022, close to 60% have no or low levels of legal protections for women’s land rights. Only 9 countries have legal provision for financial resources to strengthen women’s land ownership. Just 23 countries have quotas ensuring women are represented in land administration or management institutions in Sub-Saharan Africa.

61. Housing which is accessible and designed to accommodate the needs of persons with disability and older persons, despite constituting “the fastest growing age group worldwide”<sup>73</sup> is also not matching the current or expected needs. Even in Europe and the United States, much of the housing stock is unsuitable. In the US, for example, less than 4% of homes offer a no-step entry, single-floor living, and wide enough doors and hallways to accommodate a wheelchair.<sup>74</sup> Research also indicates that older persons are at a higher risk of human rights violations in the context of the right to adequate housing<sup>75</sup>.

62. Overcoming structural exclusion in housing is critical, as demonstrated by South Africa’s post-1994 housing strategy and its revision in 2004. The country has undertaken targeted efforts to address historical injustices and ensure housing accessibility for previously marginalised groups. To this end, the government’s comprehensive approach has included not only the construction of housing but also the integration of new developments into better-located urban areas to address spatial segregation, as well as land reform and redistribution to address inequitable land ownership patterns. These efforts underscore the importance of acknowledging and actively rectifying past inequities through inclusive housing policies and the critical role of government in leading these efforts and providing equitable opportunities for all.

63. Brazil’s innovative housing programme, Minha Casa, Minha Vida (My House, My Life)<sup>76</sup>, exemplifies how countries can address intersectional vulnerabilities through targeted housing initiatives. Launched in 2009, this programme aims to provide safe, adequate and affordable housing to low-income people, with a focus on marginalised groups such as women facing gender-based violence, racism and single motherhood. In its second phase, the programme strengthened its affirmative approach to gender issues by prioritising security of tenure for women—80% of housing contracts were signed by female-headed households, and women retained property rights in divorce cases, regardless of marital status. Additionally, quotas were introduced for elderly people and individuals with disabilities, with at least 3% of units allocated to them in certain projects. Beyond housing, the programme prioritised urban infrastructure like childcare, health clinics, and sanitation to support women’s social roles. By integrating economic development, social inclusion, and strong gender protections, the programme effectively combines public-private partnerships with an inclusive social agenda.

64. Access to justice is also fundamental in overcoming structural inequalities. It ensures that people, particularly vulnerable populations, can actively claim their housing rights and seek redress for violations. Accessible mechanisms for hearings and remedies that are fair, impartial, and effective are essential. Yet, as reported by the Special Rapporteur on the Right to Adequate Housing in their report on “Access to Justice for the Right to Housing,”<sup>77</sup> this area is not sufficiently developed. Among the 45 countries surveyed by the World Justice Project, the most common issue for which access to justice was needed was related to housing. However, when assessing States’ performance in providing access

<sup>71</sup> World Bank, Policy Research Working Paper: Gender Gaps in Property Ownership in Sub-Saharan Africa, 2018: <https://documents1.worldbank.org/curated/en/939291535658711278/pdf/WPS8573.pdf>.

<sup>72</sup> United Nations Department of Economic and Social Affairs, Statistics Division: SDG 5; The-Sustainable-Development-Goals-Report-2024.pdf (un.org) page 20.

<sup>73</sup> United Nations General Assembly, Older persons and the right to adequate housing, 2022: <https://documents.un.org/doc/undoc/gen/n22/431/72/pdf/n2243172.pdf>.

<sup>74</sup> Joint Centre for Housing Studies of Harvard University research, available here: <https://www.jchs.harvard.edu/blog/housing-americas-older-adults-four-problems-we-must-address>.

<sup>75</sup> United Nations General Assembly, Older persons and the right to adequate housing, 2022: <https://documents.un.org/doc/undoc/gen/n22/431/72/pdf/n2243172.pdf>.

<sup>76</sup> Minha Casa, Minha Vida - Habitação Popular | CAIXA.

<sup>77</sup> HRC/40/61.

to justice for fundamental human rights, the right to housing was not included among the rights considered.

65. Given these challenges, the role of individuals, groups, and communities in recognising violations of their housing rights and articulating claims is essential, supported by legal advocates and human rights organisations to ensure their voices are heard and effective remedies are provided. In Indonesia<sup>78</sup>, Kenya<sup>79</sup> and Thailand<sup>80</sup> for example, community-centred housing rights projects and programmes have successfully leveraged access to justice principles to protect residents from forced evictions and secure long-term housing solutions, highlighting the importance of embedding these principles within housing policies to uphold human rights standards and combat housing insecurity.

66. An independent monitoring entity, such as a housing commission or ombudsperson, can support the evaluation of strategies, hear complaints, propose solutions, and ensure accountability. In Canada, the National Housing Strategy Act recognises adequate housing as a fundamental human right. It establishes a Federal Housing Advocate,<sup>81</sup> empowered to oversee implementation and address systemic breaches of housing rights. The Advocate plays a pivotal role by receiving submissions, conducting investigations, and issuing annual reports to the Minister of Families, Children, and Social Development. This mechanism not only monitors progress but also engages directly with affected individuals and communities to advocate for fair housing practices and policy improvements. This approach ensures that housing policies are responsive and equitable, addressing the diverse needs of Canadians while holding stakeholders accountable to human rights standards.

## **E. Interplay of crises such as climate change, conflict and displacement**

67. Climate change is also affecting access to adequate housing. Global warming of 1.1°C has already resulted in an increased frequency and severity of extreme weather events and slow-onset processes, both severely affecting housing.

68. These impacts are disproportionately hitting the most vulnerable people around the world, often those who have contributed the least to its offset and deepening inequalities. For instance, residents of informal settlements are disproportionately vulnerable to environmental hazards such as floods, landslides and extreme weather events, which are intensifying due to climate change. Often located on marginal lands such as riverbanks, steep hillsides, or coastal zones, these areas face regular threats from environmental degradation.

69. In addition to the damage and destruction caused by more frequent extreme-weather events, slow-onset events like desertification and rising sea levels also threaten the habitability of housing and create further tension on tenure systems. Approximately 9% of drylands, which cover about 46% of the global land area and are home to 3 billion people, have been classified as desertification hotspots, affecting about 500 million people, particularly in South and East Asia, the Sahara region, including North Africa, and the Middle East. The combined pressures of desertification, climate variability and climate change are contributing to poverty, food insecurity and increased disease burden, rendering housing location inadequate and thereby forcing people to migrate.<sup>82</sup>

70. At the same time, the housing sector – both for construction and operation - is responsible for a large share of greenhouse gas emissions and resource consumption, including deforestation, conversion of ecosystems and land degradation<sup>83</sup>. With the building stock set to increase significantly by 2050 because of demographic increases in Sub-Saharan Africa and South-East Asia, it is critical to ensure this is done within planetary boundaries. While there is an international commitment to making near-zero emissions and resilient buildings the norm by 2030, reliance on carbon intensive and imported materials, on linear – rather than circular - economy of the value chain, on replicating models of construction and design which are not adapted to local realities, remain major challenges.

71. According to the International Energy Agency<sup>84</sup>, to reach net zero emissions by 2050, retrofit rates would need to increase to 2.5% in developed countries (10 million dwellings) and 2% in developing countries (20 million dwellings) annually.

<sup>78</sup> <https://world-habitat.org/world-habitat-awards/winners-and-finalists/housing-rights-in-jakarta-collective-action-and-policy-advocacy/#outline>.

<sup>79</sup> <https://www.muungano.net/>.

<sup>80</sup> <https://en.codi.or.th/>.

<sup>81</sup> <https://housingchrc.ca/en>.

<sup>82</sup> Intergovernmental Panel on Climate Change, Special Report on Climate Change and Land, chap. 3.

<sup>83</sup> UNEP (2023), Building Materials and the Climate: Constructing a New Future. Available here.

<sup>84</sup> <https://www.iea.org/reports/net-zero-by-2050>.

72. Further, as reported by the Special Rapporteur on the Right to Adequate Housing in its report “Towards a just transformation: climate crisis and the right to housing”<sup>85</sup>, anecdotal evidence also shows the risks that climate mitigation and adaptation process, when not anchored on a strong human-rights framework, produce additional inequalities and loss of housing due to displacement, increase in rents, land grabbing and lack of participation of the affected communities.

73. Conflicts, violence and disasters massively impacted the life of 75.9 million people who were living in internal displacement globally at the end of 2023.<sup>86</sup> This number continues to rise (up from 71.1 million in 2022) as durable solutions are not achieved and are compounded by escalating and protracted conflicts, as well as new climate change induced disasters. Further, displacement often occurs from or to customary and communal lands, where housing, land and property rights are outside the formal land registration system and rules regulating land allocation and management are unwritten.

74. In the Middle East and North Africa, where conflict is the primary driver of displacement,<sup>87</sup> a fifth of the population lives in or near a major conflict area.<sup>88</sup> A similar trend is observed in Sub-Saharan Africa, where, as an example, in the last decade more than 2.5 million people were forced to flee their homes due to the ongoing conflict in the Central Sahel region.<sup>89</sup>

75. In the report on ‘The right to adequate housing during violent conflict,’<sup>90</sup> the Special Rapporteur highlights the weaponisation of the systematic demolition of homes, mass forced evictions, and the confiscation of housing, lands and properties conducted by state and non-state actors.

76. While some people experiencing displacement are sheltered in camps and temporary structures made available by the humanitarian community, the majority of refugees and internally displaced people move to cities seeking economic and social opportunities. Yet they are often found to live in overcrowded, marginalised areas exposed to hazards, without access to adequate housing, infrastructure, employment or basic services.<sup>91</sup> Data on the housing deficit in Jordan showed that non-Jordanian families (particularly Syrians and Egyptians) represented 73% of those living in overcrowded conditions.<sup>92</sup> UNHCR’s Vulnerability Assessment of Syrian Refugees living in Lebanon<sup>93</sup> shows that in 2020, 58% of Syrian refugee households were living in shelters that were either overcrowded, had conditions below humanitarian standards or were in danger of collapse.

77. Out of refugee camps initially intended as temporary accommodation, permanent slums often evolve. This trend can be clearly seen in the refugee camps punctuating the Middle East or in northern Kenya, to mention few.

78. Finally, conflicts divert attention and funding away from public and private interventions on housing, slum upgrading and the implementation of policies enabling access to adequate housing. Out of the 10 countries that reported a rise in the proportion of the urban population living in slums during the preparation of SDG 11 synthesis report (2023), more than half are in or are emerging from conflict.

79. Further, most conflict-affected countries are not able to collect and report data. Progress on SDG 11.1 is thus linked to progress on SDG 16 – a link that is not systematically recognised.

## F. Data and capacity gaps

80. Lack of data is a barrier to grounding policy in comprehensive and accurate evidence, as well as to monitoring and assessing their impacts on access to adequate housing and on poverty and inequality reduction. More information can be found within the “Review of existing elements and

<sup>85</sup> A/HRC/52/28.

<sup>86</sup> Internal Displacement Monitoring Centre, Norwegian Refugee Council, Global Report on Internal Displacement – 2024. Available here.

<sup>87</sup> Internal Displacement Monitoring Centre, “No Matter of Choice: Displacement in a Changing Climate” (2021)

<sup>88</sup> UN-Habitat, The State of Arab Cities: Financing Urban Infrastructure to Achieve the Sustainable Development Goals and the New Urban Agenda.

<sup>89</sup> UNHCR 2021.

<sup>90</sup> A/77/190: The right to adequate housing during violent conflict - Report of the Special Rapporteur on adequate housing, Balakrishnan Rajagopal.

<sup>91</sup> Internal Displacement Monitoring Centre, “Global Report on Internal Displacement 2019” (May 2019) and “Global Report on Internal Displacement 2020”.

<sup>92</sup> World Bank Group. (2018). Jordan Housing Sector Review. <https://openknowledge.worldbank.org/bitstream/handle/10986/31622/JordanHousing-Sector-AssessmentHousing-Sector-Review.pdf?sequence=1&isAllowed=y>.

<sup>93</sup> United Nations Inter-Agency Coordination in Lebanon, UNHCR Lebanon, WFP Lebanon, UNICEF Lebanon. (2020). Vulnerability Assessment of Syrian Refugees in Lebanon. <https://reliefweb.int/sites/reliefweb.int/files/resources/VASyR%202020.pdf>

options for the development of a framework for measuring and reporting on the adequacy of housing across diverse national and local contexts"<sup>94</sup>.

81. Currently SDG target 11.1 and its indicator 11.1.1 are not capturing all components of adequate housing and the indicator is still largely under-reported.
82. In many countries, disaggregated local data, as well as qualitative evidence relating to the dignity and experience of people, are not collected due to the lack of technical capacity and the absence of enabling legislation.
83. Additionally, available data is typically analysed in isolation, focusing on one variable at a time, which fails to capture the complex trade-offs and interdependencies. This limits a holistic understanding of housing conditions, as well as efforts to develop integrated solutions.
84. Homelessness is also currently not systematically monitored and reported on due to the lack of an internationally agreed upon definition<sup>95</sup>.
85. Further, despite international law prohibiting forced eviction, such practices are still recorded,<sup>96</sup> but rarely monitored in a systematic way.
86. Enhanced data collection mechanisms are also needed to capture the nuances of housing needs across different population segments, including aspects of housing quality, security and location, alongside affordability. This should include tenure categories and rights, with qualitative evidence from those experiencing housing exclusion to inform decision-making and policy.
87. Accurate data is critical in designing appropriate policy responses and to target people most in need. This is often not readily available or updated as evidenced by the comparative project evaluation of IDB support to low-income housing programmes in four Caribbean countries<sup>97</sup>.
88. Investment in training and capacity-building within government agencies and communities is essential for effective data analysis, with collaboration encouraged between research institutions and civil society. This is demonstrated by initiatives in Jakarta, Indonesia, where organizations like the Urban Poor Consortium (UPC) and Rujak Center for Urban Studies (RCUS) have empowered communities to advocate for their housing rights through data-driven insights and strategic capacity-building efforts<sup>98</sup>. In Senegal, members of the Senegalese Federation of Inhabitants supported by urbaSEN<sup>99</sup>, collect socio-economic and demographic data on the informal neighbourhoods using surveys, drone-mapping and georeferencing. Local public servants are also trained in data collection to support local authorities to better understand development issues identified and mapped by the residents of informal settlements.
89. Addressing data gaps is particularly crucial for informal settlements, where residents are often unaccounted for in official statistics. Community-led data collection initiatives, like the Slum Dwellers International's (SDI) 'Know Your City' campaign<sup>100</sup>, empower residents to gather information on their settlements, aiding in planning and advocacy efforts. These grassroots data efforts have been instrumental in cities like Mumbai, India, where detailed mapping of informal settlements has led to targeted upgrading programmes.
90. Finally, in the last decades, the process of decentralisation has also transferred greater administrative responsibilities to local and subnational governments. This in turn has meant that States' obligations under international human rights frameworks rely increasingly on implementation by lower levels of government. Local governments, while sharing housing responsibilities with national authorities, play key roles in providing basic services, land use planning, and enforcing building standards. Despite not always having fully devolved powers, local authorities are increasingly

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<sup>94</sup> HSP/OEWG-H.2024/INF/3.

<sup>95</sup> Secretary General's Progress report on Inclusive policies and programmes to address homelessness (2023). Available here.

<sup>96</sup> Abdelkader, Y., H. Elaydi, A. Mansour and J. Schechla (2020) A Pandemic of Violations: Forced Evictions and Other Habitat related Human Rights Violations amid COVID 19, Housing and Land Rights Network, Cairo.

<sup>97</sup> Inter-American Development Bank, Comparative Project Evaluation of IDB Support to Low-Income Housing Programs in Four Caribbean Countries, 2017. Available at: <https://publications.iadb.org/en/comparative-project-evaluation-idb-support-low-income-housing-programs-four-caribbean-countries>.

<sup>98</sup> <https://world-habitat.org/world-habitat-awards/winners-and-finalists/housing-rights-in-jakarta-collective-action-and-policy-advocacy/>.

<sup>99</sup> [https://world-habitat.org/world-habitat-awards/winners-and-finalists/urbasen-and-the-senegalese-federation-of-inhabitants\\_trashed/](https://world-habitat.org/world-habitat-awards/winners-and-finalists/urbasen-and-the-senegalese-federation-of-inhabitants_trashed/).

<sup>100</sup> "Know Your City: Slum Dwellers Count" (Slum Dwellers International, 2018).

shaping housing outcomes and expressing their commitment to expanding their role. Yet, in many contexts, unclear responsibilities have reduced accountability and left critical policy and service delivery gaps. Cities are also rarely integrated into human rights frameworks (eg. the processes and recommendations emanating from Human Rights bodies and Universal Periodic Reviews) and they are often allocated responsibilities without a commensurate allocation of resources, knowledge, capacity and accountability.

### III. Regional trends and dynamics

91. While several of the described phenomena and root causes are common to all regions, each region is unique with different challenges, traditions and political and economic dynamics. Within each region there are significant variations between countries. The following sections explore some of the different trends and situations, drawing from the available research, as well as from an analysis of voluntary national reviews.

#### A. Sub-Saharan Africa

92. The urbanisation process in Africa is continuing at an unprecedented pace, with predictions that, by 2050, Africa's cities will be home to an additional 950 million people<sup>101</sup>. The continent also hosts the ten fastest growing cities. This implies not only a growing housing shortage (IFC estimates 97 million units<sup>102</sup>) but raises challenges also on the quality of the current housing stock that will need to be upgraded. The rapid rate of urbanisation is overwhelming the institutional, human technical and financial resource capacities of central and local governments to plan and manage urban development and provide infrastructure and services. As a result over 60% of African urban households, or 266 million people, live in slum conditions. A sharp increase since 2000, when the number was 133 million<sup>103</sup>.

93. Further, while much of the research and discourse focuses on larger megacities such as Lagos, a large proportion of urban growth has been in secondary cities, characterised heavily by informality and slum development. For example, though the proportion of the slum population living in capital cities such as Luanda (50%), Ouagadougou (32%) and Addis Ababa (42%) is high, these levels are significantly lower than the proportion in smaller cities in Angola (70%), Burkina Faso (50%) and Ethiopia (72%).

94. The fast-growing urban population is characterised by a disproportionately larger share of youth, high rates of underemployment and high dependence on the informal economy for jobs. In virtually every country on the continent, the vast majority of adults are employed within the informal sector<sup>104</sup>. Only in Seychelles, Mauritius, South Africa and Tunisia do the informally employed constitute less than half the workforce. About 60% of Africa's population is currently below 25 years.<sup>105</sup>

95. Most rapidly expanding cities in the continent are characterised by mixed and interconnected "formal" and "informal" development processes, with informal settlements often located in areas exposed to natural hazards, including climate-change induced extreme events such as floods, landslides and prolonged droughts. A landslide in Freetown in August 2017 destroyed 400 buildings, affected 5,000 people (including 1,100 estimated deaths). In the same city, rising sea-level is expected to affect mostly the urban poor, as a scenario for 2050 estimates that 85% of the 2,380 affected will be in informal settlements<sup>106</sup>.

96. These areas often also lack essential infrastructure and services, perpetuating a cycle of inadequate living conditions and producing cumulative deterioration of lives on an everyday basis. For example, only 22% of residents in Freetown have access to improved, private sanitation facilities and only 3% of urban households have access to piped indoor drinking water, with 39% of households instead relying on public taps. In Accra, in both the formal and informal housing sectors, with an average household size of four persons, an estimated 65% of households are occupying a single room.

<sup>101</sup> OECD (2020), Africa's Urbanisation Dynamics, available here.

<sup>102</sup> <https://www.ifc.org/content/dam/ifc/doc/2023-delta/mas-housing-factsheet-2023.pdf>.

<sup>103</sup> SDG 11; UN DESA.

<sup>104</sup> Centre for Affordable Housing Finance in Africa (2024). 2024 Yearbook: Housing Finance in Africa. Johannesburg, South Africa. <http://housingfinanceafrica.org>

<sup>105</sup> United Nations 2017 World Population Prospects. Available at: [https://www.unfpa.org/sites/default/files/resource-pdf/UNFPA\\_African\\_Atlas\\_KW\\_RS\\_SZ.pdf](https://www.unfpa.org/sites/default/files/resource-pdf/UNFPA_African_Atlas_KW_RS_SZ.pdf).

<sup>106</sup> African Cities Research Consortium, Freetown City Report. Available here.

97. A significant proportion of the urban population in many African countries is living below the poverty line, cannot afford even the cheapest formal sector housing and is forced into inadequate living conditions within informal settlements. The formal real estate market continues to be exclusionary, as existing challenges around access to mortgages and high land transaction costs have resulted in insufficient investment in affordable housing. The average earnings per capita in the region is US\$ 1,764, whereas the average cost of a house is US\$ 31,085. To register a property, it costs 8.3% of the value and it takes 162.2 days to obtain a construction permit; which suggests an average of 50 years to reach the necessary coverage<sup>107</sup>.

98. Land tenure in the region is rarely documented and is highly insecure. It is estimated that, at most, 25% of urban land has legal documentation.<sup>108</sup>

99. Further, while homeownership programmes have received significant attention and resources, rental housing, which serves a large portion of urban populations and in particular low-income groups, has not been given equivalent policy support. In cities such as Nairobi, where over 90.7% of residents rent, and Accra, where nearly half of urban households live in rental accommodation, rental housing constitutes a major segment of the urban housing landscape<sup>109</sup>. Despite this, rental markets remain under-regulated and strained<sup>110</sup>.

100. Additionally, conflict and climate induced displacement exacerbate pressure on housing in certain regions. Sub-Saharan African countries are particularly vulnerable to these risks, recording a near three-fold increase in disaster displacements in 2022, the highest figure ever reported<sup>111</sup>.

101. Further, the number of people experiencing internal displacement in sub-Saharan Africa reached a record 19.5 million in 2023, up from the 16.5 million reported in 2022 and 42% of the global total. Figures for the region have risen for the last five years in succession<sup>112</sup>.

102. Despite these facts of high demographic growth, high presence of informal settlements and vulnerability to disasters and internal displacement, the “Report of the Executive Director on the existing multilateral and bilateral support for the development and the implementation of effective housing policies, programmes and projects”<sup>113</sup> finds that the funding currently directed to the region focuses on supporting housing policy development, which plays a crucial role in shaping long-term solutions rather than meeting nearer term needs. However, the region itself is receiving among the lowest shares of global assistance, limiting its ability to effectively address these growing challenges.

## B. Latin America and the Caribbean

103. Latin America and Caribbean countries – and even regions within countries - vary significantly with respect to heritage and history, radically different geographies and demographics (especially between mainland countries and the Caribbean islands), social development, political traditions and economies (from very poor to upper-middle income).

104. Latin America and the Caribbean is the most urbanised developing region in the world, with 81% of its population living in urban areas in 2020. The region is also marked by stark inequality, with the richest 10% earning 12 times more than the poorest 10%<sup>114</sup>. This inequality, which passes from generation to generation, contributes to socio-economic residential segregation and unequal access to housing, particularly for vulnerable groups such as youth, older persons, women and ethnic minorities.

<sup>107</sup> World Bank, (2015), Stocktaking of the Housing Sector in Sub-Saharan Africa, available here.

<sup>108</sup> World Bank (2024), Land Policies for Resilient and Equitable Growth in Africa, available here.

<sup>109</sup> Maina, M, Weldeghebrael, EH, Frediani, AA and Uduku, O (2024). “Housing: Domain report”. ACRC Working Paper 2024-18. Manchester: African Cities Research Consortium, The University of Manchester. Available online: [www.african-cities.org](http://www.african-cities.org).

<sup>110</sup> Centre for Affordable Housing Finance in Africa (2024), *ibid*.

<sup>111</sup> Internal Displacement Monitoring Centre, Global Report on Internal Displacement – 2023.

<sup>112</sup> Internal Displacement Monitoring Centre, Norwegian Refugee Council, Global Report on Internal Displacement – 2024. Available here.

<sup>113</sup> HSP/OEWG-H.2024/INF/5.

<sup>114</sup> Inter-American Development Bank, Factsheet: The Complexities of Inequality in Latin America and the Caribbean, March 2024. Available at: <https://www.iadb.org/en/news/complexities-inequality-latin-america-and-caribbean>.

Between 44% (Argentina) and 63% (Guatemala) of current income inequality is tied to inherited factors, including being born in low-income neighbourhoods<sup>115</sup>.

105. Urban violence also remains one of the region's most acute concerns. Though civil conflicts have declined, they have been replaced by rising urban crime, largely fuelled by inequality. Domestic violence also more than doubled during the COVID-19 pandemic.

106. Housing policies and international development support<sup>116</sup> have historically focused on quantitative unit deficit reduction. This has driven considerable progress in improving precarious neighbourhoods. Latin America alone represented one third of the total population lifted out of slums between 2000 and 2022<sup>117</sup>. Yet, challenges remain in addressing the deeper socio-economic divide, residential segregation and unequal access to housing, especially for vulnerable neighbourhoods, settlements and groups (youth, older persons, women, and persons perceived to be of a different ethnic background<sup>118</sup>). Of the approximately 600 million inhabitants living in the Latin American and Caribbean region, 120 million (23%) live in settlements with inadequate and informal housing<sup>119</sup>.

107. Housing policies have allowed some levels of infrastructure upgrading, regularising of titles and middle-class housing access. Yet there is still a critical need to advance on the enforcement of planning and building regulations, as well as security of tenure for the most vulnerable, in order to improve implementation.

108. Additionally, the analysis of voluntary national reviews records a persistent housing affordability challenge, with rising rent burdens and inadequate housing conditions contributing to an increase in homelessness. The VNR data also shows deficiencies in hurricane preparedness and the need for resilient housing infrastructure particularly in the Caribbean sub-region, including retrofitting existing homes and enforcing building codes. Land tenure insecurity and property rights issues also present substantial barriers to housing stability in the region. Indigenous land rights conflicts, coupled with a lack of secure land tenure, highlight the need for reforms in property rights regulation and the documentation of property rights.

## C. Europe and North America

109. Europe and North America encounter distinct housing dynamics shaped by advanced economies and mature urbanisation patterns. In both regions, declining birth rates and rising life expectancy are contributing to aging populations, driving demand for senior housing, retrofitting existing homes for accessibility, downsizing from larger homes to smaller living spaces, and requiring cities to adapt infrastructure to meet the needs of older adults.

110. Over the past two decades, while the average quality of housing in Europe has generally improved, a substantial number of people live in unfit, poorly insulated, overcrowded and dilapidated homes. These issues are not confined to the rental market and many owner-occupiers, particularly those in the lower income group, also find themselves in housing unfit for habitation but lack the financial means to make necessary repairs or renovations.

111. According to Eurostat data, in 2022, 16.8% of the EU population lived in overcrowded conditions, while a third of the population (33.6%) lived in under-occupied homes, highlighting systemic problems in housing distribution, with insufficient incentives to redistribute or better use the existing stock. Additionally, 9.3% of the EU population did not have the ability to keep their homes adequately warm. Home heating poverty was highest in Bulgaria (22.5%), Cyprus (19.2%), and Greece (18.7%).<sup>120</sup>

112. Between 2010 and 2022, there has been a steady upwards trend in housing costs recording totalling an average increase of 48%. The largest increases were observed in Estonia (+192%),

<sup>115</sup> P. Brunori, F. Ferreira, G. Neidhöfer (2023), Inequality of opportunity and intergenerational persistence in Latin America, Inter-American Development Bank. Available at: <https://publications.iadb.org/en/inequality-opportunity-and-intergenerational-persistence-latin-america>.

<sup>116</sup> HSP/OEWG-H.2024/6.

<sup>117</sup> SDG 11.1.1; UN DESA Urban Population.

<sup>118</sup> UN-Habitat, Caribbean Strategy for Informal Settlement Upgrading, A guide to inclusive and resilient urbanisation, 2020.

<sup>119</sup> Urban Housing Practitioners Hub (2019), State of the Art of Housing and Urban Habitat in Latin America and the Caribbean. Available here.

<sup>120</sup> [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living\\_conditions\\_in\\_Europe\\_-\\_housing&oldid=650485#Key\\_findings](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Living_conditions_in_Europe_-_housing&oldid=650485#Key_findings).



Hungary (+172%), and Luxembourg (+135%), while decreases were registered in Italy (-9%) and Cyprus (-5%). Similarly, in the same period, rents increased by an average of 18%<sup>121</sup>.

113. In the EU in 2021, 5.9% of GDP was invested in housing. This share differed among the Member States, ranging from 8.6% in Cyprus, 7.3% in Germany, 7.2% in Finland and 7.1% in France down to 1.6% in Greece, 2.2% in Poland and 2.4% in Ireland and Latvia<sup>122</sup>. It still represents a considerably higher amount than the global averages. Remarkably, the European Investment Bank is also the bigger contributor among multilateral donors for housing support in the 2019-2023 period. Europe is also the biggest recipient of multilateral and bilateral support, accounting for almost half of the total funds disbursed<sup>123</sup>.

114. While significant attention and resources are being directed towards improving energy efficiency, with €85-90 billion invested annually across the EU<sup>124</sup>, far more is still being funnelled into the construction of new buildings. This has contributed to the trend of urban sprawl, which raises concerns about sustainability, as new developments consume large amounts of land and resources. Meanwhile, the pressing issue of renovation—key to improving the existing housing stock and addressing energy poverty—continues to require substantial attention and funding.

115. Homelessness remains a significant concern across Europe, with at least 895,000 people sleeping rough, staying in night shelters or in temporary accommodation<sup>125</sup>. Similarly, a record-high 653,104 people experienced homelessness on a single night in January 2023 in the United States. This is a more than 12.1% increase over the previous year<sup>126</sup>. Despite increased attention to homelessness as a serious challenge, funding for homelessness prevention and support services remains limited. The lack of affordable and accessible housing options and rising costs are pushing more people into precarious living situations, exacerbating the homelessness crisis.

116. The commodification of housing, coupled with real estate speculation, has turned many urban areas into hubs of wealth accumulation, further displacing vulnerable populations. The substantial growth of real estate funds, which have reached €1 trillion in the Eurozone in 2021, the size of Spain's GDP, from about €350 billion in 2010<sup>127</sup> has been influenced by favourable tax policies and deregulation, which has led to gentrification and unequal development.

117. In North America, constrained access to adequate housing can be attributed to several interrelated factors. Rising housing costs, coupled with stagnant wages, have made it increasingly difficult for many people and families to afford suitable housing. In 2023, 21 million households, or 17%, in the United States of America, including nearly half of all renters, spent more than 30% of their income on housing<sup>128</sup>, while about 25% of Canadian<sup>129</sup> households faced similar burdens.

118. Displacement due to gentrification further reduces access to affordable options, with studies indicating that neighbourhoods experiencing gentrification saw increases in housing costs, especially for low-income groups<sup>130</sup>.

119. Systemic inequalities related to race, ethnicity, and socioeconomic status limit housing opportunities, with homeownership rates for black Americans at about 44% compared to 74% for white Americans<sup>131</sup>.

120. Moreover, inadequate infrastructure and public services in certain areas lower the quality of available housing.

<sup>121</sup> <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20221007-3>.

<sup>122</sup> Eurostat, 2021. Available at: [https://ec.europa.eu/eurostat/cache/digpub/housing/vis/03\\_01\\_03/index.html](https://ec.europa.eu/eurostat/cache/digpub/housing/vis/03_01_03/index.html)

<sup>123</sup> HSP/OEWG-H.2024/6.

<sup>124</sup> Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions - A Renovation Wave for Europe - Greening Our Buildings, Creating Jobs, Improving Lives. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52020DC0662>.

<sup>125</sup> FEANTSA, Fondation Abbé Pierre (2023), Eighth Overview of Housing Exclusion in Europe.

<sup>126</sup> See <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness/>.

<sup>127</sup> European Greens/EFA, Study 'My home is an asset class', 2022. Available at: <https://www.greens-efa.eu/en/article/document/my-home-is-an-asset-class>.

<sup>128</sup> US Census Bureau's 2023 American Community Survey.

<sup>129</sup> See <https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm>.

<sup>130</sup> Rosen, E. (2020). "Gentrification and Displacement in Urban America: A Review of the Evidence." *Housing Policy Debate*, 30(2), 191-204.

<sup>131</sup> See <https://www.census.gov/library/visualizations/interactive/homeownership-by-race-and-ethnicity-of-householder.html>.

## D. Arab States

121. The Arab States region witnesses a complex interplay of housing challenges driven by rapid urbanisation, destruction of housing due to conflict and natural disaster, political instability, unbalanced economic development, rising inequalities and climate change. Despite considerable progress, for instance through the comprehensive “cities without slums” in Morocco, informal settlements host a quarter of urban dwellers and continue to be a considerable challenge in the Arab region, perpetuated by the high price of land, population movements and displacement, challenges in land administration and land registration procedures, limited access to credit and financial constraints on public land management and development<sup>132</sup>.

122. Housing challenges are further compounded by conflict-and climate -induced displacement. A fifth of the population lives in or near a major conflict area<sup>133</sup> and most of the region is comprised of over-arid, arid and semi-arid ecological zones. 90% of the population in the region lives on 4% of the total area.

123. Further, in the current and next decades, an unprecedented proportion of young people will transition into their more productive years<sup>134</sup>, becoming agents of change and opening up potential economic growth. However, tapping into this potential requires ensuring the supply of adequate housing at a scale without precedent, to guarantee young people have access to affordable and well-located homes, with access to basic services, employment and education opportunities.

124. The “Report of the Executive Director on the existing multilateral and bilateral support for the development and the implementation of effective housing policies, programmes and projects” records significant attention by donors to the development of market-rate housing and housing finance, as well as emergency housing, rather than addressing systemic issues.

## E. Asia and the Pacific

125. The Asia and Pacific region exhibits diverse housing challenges due to varying economic and demographic factors. Rapid urbanisation, particularly in East Asia, has led to the expansion of informal settlements and slums. In South Asia, inadequate access to basic services and infrastructure remains a pressing issue. Overcrowding and poor housing conditions persist in many urban areas, leading to health and environmental concerns.

126. Urbanisation in the region is also often underestimated because much of this growth occurs at the periphery of cities and towns, outside their formal municipal boundaries. Additionally, many areas that have effectively urbanized in situ remain classified as rural, and informal settlements, especially in South Asia, are often unrecognised — exacerbating their exclusion from formal planning processes. In India, for example, close to half of these settlements are not formally recognised, contributing to inadequate access to basic services and infrastructure, a pressing issue across the region. The need for integrated rural-urban planning is critical in addressing this challenge.

127. Exclusionary migration policies further complicate access to adequate housing. In countries like China, Myanmar, and Viet Nam, restrictive household and village registration systems exacerbate the vulnerability of people migrating from rural areas driven by poverty or disasters, by creating additional administrative barriers to accessing services and adequate housing.

128. Land tenure security is also a critical and complex issue influencing housing stability across the region. Unequal distribution of land, often a legacy of colonial and national land reforms, has led to concentrated landholdings and increased land values, marginalising smallholders. Additionally indigenous peoples face significant tenure insecurity, with economic pressures and land grabbing threatening their traditional territories and ways of life.

129. Natural disasters, like typhoons and earthquakes, further affect housing availability, quality and accessibility. Access to basic services and infrastructure varies widely, with some urban areas experiencing overcrowding and inadequate sanitation. In the Pacific islands, remote communities face unique challenges in housing provision due to isolation and limited resources, as well as vulnerability to rising sea levels, with 57% of built infrastructure located in risk-prone coastal areas<sup>135</sup>. In contrast, some countries in the region have made progress through targeted policies and initiatives (e.g.

<sup>132</sup> UN-Habitat, Islamic Development Bank Groups, Informal Settlements in the Arab Region, 2020.

<sup>133</sup> UN-Habitat (forthcoming). The State of Arab Cities: Financing Urban Infrastructure to Achieve the Sustainable Development Goals and the New Urban Agenda.

<sup>134</sup> United Nations Economic and Social Commission for West Asia.

<sup>135</sup> Intergovernmental Panel on Climate Change, Special Report on the Ocean and Cryosphere, chap. 4.

Singapore's comprehensive public housing programme, South Korea's mixed-income housing initiatives, and New Zealand's social and affordable housing programmes).

130. The "Report of the Executive Director on the existing multilateral and bilateral support for the development and the implementation of effective housing policies, programmes and projects" shows donors prioritise housing finance and disaster reconstruction in the region.

#### **IV. Conclusions and the way forward**

131. While there is increasing policy attention and recognition of housing challenges, as well as the role of adequate housing as central to inclusive and sustainable urban development, this trend does not appear to be accompanied by commensurate funding. The current analysis has been based on available data from UN-Habitat and its partners, as well as from voluntary national reviews (VNRs) and the Universal Periodic Review mechanism. At present, resources are not sufficient to conduct a comprehensive survey and analysis of domestic housing interventions. However, recognising the value of integrating analysis on domestic efforts, the Working Group may wish to consider work in this area.

132. Another notable trend is the persistent neglect of cultural adequacy in housing policies. Cultural adequacy, essential for respecting community identities and practices, is often overlooked, leading to a homogenisation that hampers community development and resource use.

133. Although homelessness is increasingly recognised as a global challenge and is receiving increased attention in voluntary national reviews and other reporting, this recognition has not yet translated into comparable global standards or significant funding from multilateral and bilateral support mechanisms.

134. Housing challenges are often framed as a crisis of supply, with the primary focus on increasing the production of housing units through investment facilitation. However, this framing is not universally applicable, as underproduction is not a challenge, or not the main challenge, in every region. Even in areas undergoing rapid urbanisation and demographic growth where increased housing demand suggests a supply shortage, this perspective frequently overlooks the potential of the existing housing stock. Additionally, without a long-term strategy to guide investments, the rapid production of new housing may lead to a mismatch between the housing stock and the actual housing needs. Without a long-term strategic framework and a focus on appropriate density, the production of new housing units can lead to poor spatial planning and increased socio-economic inequalities. Moreover, the need to adhere to emissions budgets underscores the importance of mainstreaming sustainability into housing discussions.

135. Land also fundamentally underpins access to adequate housing and should be closely examined in housing policies and planning. The availability, accessibility, and affordability of land are crucial factors that directly impact the quality and stability of housing. More flexible, diverse and inclusive land tenure systems can accommodate diverse housing practices, particularly in informal settlements and slums. Integrating land considerations into housing strategies can help create more sustainable and equitable housing solutions.

136. The global commitment to 'Leave No One Behind,' as enshrined in the 2030 Agenda, necessitates targeted efforts to improve the living conditions in informal settlements. Sustainable Development Goal (SDG) 11.1 specifically calls for the upgrading of slums, with an emphasis on improving infrastructure and access to safe and affordable housing. Addressing the needs of those living in informal settlements is essential to achieving the broader goals of inclusivity and sustainability outlined in the New Urban Agenda.

137. While every region and most countries are experiencing a housing crisis, this has different faces and root causes regionally and even within the same region and country. The Working Group may wish to explore regional studies aimed at further elaborating the specific contextual drivers underpinning the housing crisis and enhancing the capacities of national and local governments to develop holistic policies by identifying existing policy instruments that can improve housing adequacy, affordability and sustainability, and facilitating their dissemination.

138. Inadequate housing affects not only low- and lower-middle-income households but also middle- and upper-middle-income households, particularly in low and lower-middle-income countries. This highlights the need for housing solutions that address the diverse needs of different income groups and household characteristics. These findings suggest that government and development finance interventions should not focus solely on the lowest income brackets. Instead, analyses that break down data by income, gender, location, and other factors should guide the design of targeted interventions.

139. The "Report of the Executive Director on the existing multilateral and bilateral support for the development and implementation of effective housing policies, programmes and projects"<sup>136</sup> highlights that a significant portion of support for housing provision is currently concentrated in Europe and sub-regions not projected to experience substantial population growth in the coming decades. Furthermore, although the development and use of data, as well as capacity building, are identified as key challenges, they remain a low priority in current bilateral and multilateral support.

140. Climate change will likely increase the frequency of housing crises. Emergency accommodation is vital but often focuses on short-term solutions. Efforts should aim to prevent institutionalising temporary shelters by ensuring access to adequate housing and facilitating transitions to permanent solutions. The Working Group may wish to further study standards and quality measures for housing solutions for displaced populations, emphasising durability, cultural appropriateness, and sustainability.

141. In light of the diverse challenges and emerging trends highlighted in the report, the Working Group may consider identifying key priority areas for targeted research. This would inform future discussions and guide decision-making.

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<sup>136</sup> HSP/OEWG-H.2024/6.