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From Housing Informality To Adequate Housing Intersessional Thematic Meeting June 26th 2025 Background Document

Version 20.6.2025

INTRODUCTION

The Open-ended Intergovernmental Expert Working Group on Adequate Housing for All was established pursuant to resolution 2/7 on Adequate Housing for All, adopted by the United Nations Habitat Assembly of the United Nations Human Settlements Programme (UN-Habitat Assembly). Accordingly, the first session of the Intergovernmental Expert Working Group was held at the headquarters of UN-Habitat in Nairobi from 9 to 11 December 2024. See here the report and the Chair's summary. The elected co-chairs, France and Kenya, developed a road map for 2025 which includes virtual intersessional meetings for member states, nominated experts and other stakeholders to pursue the work on the identified thematic areas, and a second meeting of the Working Group (OEWG-H2).

The virtual intersessional thematic meetings will roll out with two sessions for each topic to cater for different time zones, according to the following schedule:

Housing Finance: 24th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Tenure Security: 25th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Informal Settlements: 26th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Social Housing: 27th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Sustainability: 16th September 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Definitions: 17th September 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00pm EAT (English, French, Spanish, Arabic)
Monitoring framework: 18th September 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)

The **draft recommendations** drawn from the intersessional meetings will be compiled into a summary, which will be presented at the second session of the Open-Ended Intergovernmental Working Group on Adequate Housing for All (OEWG-H2), scheduled to take place in **Nairobi from 22 to 23 October 2025.** Similar processes will take place in the following years (2026-2028); a comprehensive set of housing policy recommendations will be presented at the third session of the Habitat Assembly in 2029. Such recommendations will already guide policy reform at the country level before 2029 and will inform other key multilateral processes.

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OBJECTIVES OF THE INTERSESSIONAL MEETING ON HOUSING INFORMALITY TO ADEQUATE HOUSING

The meeting intends to review and provide inputs to the information contained in this background document, including:

1. The description of the key aspects and drivers of housing informality, and
2. The draft recommendations for actions that will have positive impact on adequate housing to informal settlements and provide alternatives to informal housing.

The recommendations drawn from the intersessional meeting will be presented at the second session of the Open-Ended Intergovernmental Working Group on Adequate Housing for All (OEWG-H2) that will be held in Nairobi on the 22nd and 23rd October 2025.

SUMMARY OF PROPOSED RECOMMENDATIONS

This meeting will revolve around addressing housing informality in informal settlements and slums. The draft proposed recommendations to guide the discussion are listed below. At the Intersessional Meetings, participants will be asked to provide further information and guidance on these recommendations. For more details on the recommendations, please refer to this document.

PROVIDE AFFORDABLE ALTERNATIVES TO INFORMAL HOUSING

1. Expand the supply of affordable housing through public and private sector collaboration by increasing the availability of affordable, quality housing options to reduce the demand for informal housing.

2. Improve access to affordable, serviced land through strategic land management to ensure low-income households can access well-located land with basic services to build formal housing.

3. Integrate housing policy with broader urban systems to promote inclusive zoning and compact development, while preventing the spread of underserved and disconnected peripheral informal settlements.

UPGRADE INFORMAL HOUSING IN INFORMAL SETTLEMENTS AND SLUMS

4. Enact inclusive and legally backed land regularisation and readjustment frameworks to secure tenure rights and enable long-term investment in housing and services.

5. Prioritise integrated infrastructure upgrades in Informal Settlements to ensure equitable access to essential urban services and enhance habitability

6. Institutionalize support for incremental upgrading of housing structures to empower households to improve their homes affordably and progressively

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PROPOSED RECOMMENDATIONS FOR SOCIAL HOUSING

The growing challenge of housing informality—most acute in informal settlements and slums—calls for integrated political interventions that tackle its root causes and help curb the expansion of such settlements. Sustainable solutions are required to provide viable pathways for housing for the 1.1 billion people who currently lack adequate housing. Further large-scale approaches are needed to provide alternatives to housing informality, helping to slow the growth of informal settlements and reduce the number of people lacking adequate housing.

The importance of achieving adequate housing as part of the transformation of informal settlements and slums is highlighted by the Habitat Assembly Resolution 2.2: Accelerating the transformation of informal settlements and slums by 2030 and the 10 key actions towards scaling slum transformation, of which action 5 refers to: *'Implement adequate housing: target incremental and progressive provision of habitable, accessible, affordable, and resilient housing coupled with the creation of socioeconomic opportunities and sustainable livelihoods.'* The recommendations on this topic that emerge from the intersessional meeting and the OEWG-H2 will also inform the implementation of Resolution 2.2.

Policy recommendations should prioritize creating pathways to adequate housing by addressing the drivers of informality through scalable, transformative actions at the community, city, and national levels. At the same time, improving living conditions and realizing the right to adequate housing in informal settlements remains a priority. In-situ interventions should aim to promote affordable housing solutions that gradually reduce dependence on informal housing arrangements.

Across all recommendations, the active participation of residents as partners in planning and implementing housing upgrading processes should be promoted. This approach helps build local ownership, ensures context-sensitive solutions, and strengthens social cohesion within communities. Additionally, social infrastructure—such as schools and healthcare facilities—should be planned and integrated into efforts to upgrade informal settlements. Access to markets and economic opportunities must also be considered an essential component of a sustainable and inclusive housing upgrading strategy.

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1. Provide affordable alternatives to informal Housing

Demand for affordable housing is expected to continue growing in response to rapid population growth, urbanization, and shifting household dynamics. The most effective and cost-efficient way to curb the expansion of housing informality is to radically scale up the availability of affordable and adequate housing options.

1.1. Expand affordable housing supply

1. **Expand the supply of affordable housing through public and private sector collaboration by increasing the availability of affordable, quality housing options to reduce the demand for informal housing.**

At-scale housing provision approaches entail adopting a mix of policy, financing, land, urban planning, and institutional reforms to improve the accessibility of affordable homes for low-income households. Governments should also develop diversified housing provision policies that include a range of options, from shared or cooperative housing models to the development of core housing units.

Rental housing must be integrated into these policies through both the development of social rental housing and the strengthening of the secondary rental market. This includes support on the demand side—such as subsidies to make housing more affordable—as well as on the supply side, notably through assistance to individual private landlords in the construction and improvement of new housing units.

Technical and financial support instruments should be established to facilitate incremental self-help housing construction, where households can be provided with starter homes, materials, or small grants to support their efforts.

The private sector can be enabled to participate in the development of affordable housing through incentives that include land, tax breaks, and infrastructure subsidies. Public-private partnerships should be encouraged especially for rental and mixed-income housing projects.

1.2. Make affordable serviced land available for housing

2. **Improve access to affordable, serviced land through strategic land management to ensure low-income households can access well-located land with basic services to build formal housing**

Land is a key determinant of housing affordability due to factors such as its location and the services provided. Most informal housing occurs on land that is not serviced. Governments should consider implementing sites-and-services schemes that provide land within planned settlements connected to essential urban infrastructure, such as water, sanitation, roads, and electricity. When coupled with access to jobs, these schemes enable households to build their homes incrementally, in a safe and dignified manner.

These schemes address tenure security and affordability through public financing. They should be accompanied by technical assistance to help communities meet minimum planning and building standards as they construct their homes.

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Sites-and-services approaches should be combined with land readjustment and regularization tools to make land accessible in informal settlements without resorting to evictions. To improve the affordability of housing solutions and inclusiveness in urban development, local governments can also establish urban land banks to acquire and reserve land for non-market uses, such as affordable and social housing.

1.3. Integrate housing within inclusive urban planning frameworks

3. **Integrate housing policy with broader urban systems to promote inclusive zoning and compact development, while preventing the spread of underserved and disconnected peripheral informal settlements.**

Governments should implement housing policies that are aligned with transport, employment, social services, infrastructure, and environmental sustainability. This integrated approach will foster inclusive urban development and help prevent the emergence of underserved, peripheral informal settlements that expand unsustainably, thereby increasing transport-related costs for low-income households.

Planning for industrial and special economic zones should be systematically accompanied by affordable housing strategies and implementation programmes. Urban zoning policies should promote mixed-income, mixed-use, and higher-density developments that encourage social diversity and spatial inclusion.

City extension plans should adopt inclusionary practices by integrating social and affordable housing into broader urban development frameworks, ensuring balanced and equitable city growth.

2. Upgrade Informal Housing in Informal Settlements

Addressing housing informality in informal settlements requires action on two fronts: improving individual housing units and transforming the statutory and regulatory conditions that generate informality, including urban planning frameworks, infrastructure provision, basic services, and security of tenure.

Efforts should prioritize the integration of spatial and housing improvements through in-situ upgrading to minimize displacement and avoid disruptions to residents' livelihoods and local economic activities.

Key interventions in improving informal housing in informal settlements include:

2.1. Land Regularization and Readjustment

4. **Enact inclusive and legally backed land regularisation and readjustment frameworks to secure tenure rights and enable long-term investment in housing and services.**

For land regularisation and readjustment to be effective and support sustainable housing improvements in informal settlements, it should be pro-poor and inclusive, legally backed and transparent, and paired with housing finance, infrastructure investments, and social safeguards. Governments should develop national policy and legal frameworks to guide interventions aimed at securing legal tenure, enabling residents to invest in housing improvements, facilitating access to basic municipal services and infrastructure, and integrating informal settlements into formal urban planning and governance systems.

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Land regularization provides legal and social recognition to existing residents, thereby enhancing their rights and security. In contrast, land readjustment enhances physical planning and land use by enabling landowners or occupants to voluntarily contribute a portion of their land for public infrastructure or plot reorganization.

An assessment of the available legal tools and the institutional capacity to implement them is necessary to determine the suitability of each approach. In the absence of adequate capacity, tenure security can be provided incrementally, beginning with occupancy certificates and progressing toward complete land titling, as institutional structures and policies are developed.

Legal frameworks should recognize diverse forms of tenure, including customary, communal, and incremental arrangements, as well as other forms that may be relevant in specific contexts. Policies must also be established to guard against land speculation and provide clear guidelines to protect marginalized groups—such as renters and migrants—from eviction and rental exploitation.

Governments should establish intermediary steps in the regularization process, taking into account family inheritance systems and collective tenure arrangements.

2.2. Improvement of basic urban services infrastructure

5. Prioritise integrated infrastructure upgrades in Informal Settlements to ensure equitable access to essential urban services and enhance habitability

To achieve the goal of transforming informal housing to adequate housing, access to basic services is critical. Basic services infrastructure upgrades should precede or at least accompany housing improvements, rather than follow them. When services lag, informal areas may continue to deteriorate, and the cost of upgrading can escalate, particularly if re-planning becomes necessary after households have already invested in housing improvements.

Community efforts should complement broader objectives of making services affordable and accessible to all, which is essential for transforming informal settlements into adequate, resilient, and equitable neighbourhoods. In many informal settlements, basic services such as water, sanitation, and energy are often informally provided by communities or non-formal actors. These systems may not be connected to citywide trunk infrastructure, highlighting the need for early, coordinated service integration as part of any upgrading initiative.

Improving public spaces in the neighbourhoods should be considered a priority, as it fosters community cohesion and enhances well-being, particularly in areas with limited living space in houses. Priorities in service provision should be assessed based on the local context and existing infrastructure investments. These priorities may include safe and reliable water supply, sanitation and waste management, electricity and lighting, access roads to improve mobility, communication and connectivity, as well as health and education services.

The improvement of basic services infrastructure should follow national and city-level guidelines that promote an integrated approach to interventions in informal settlements. Such guidelines are essential for addressing common challenges at the neighbourhood level, including the lack of planning data, high population densities, unregulated layouts, and limited coordination among multiple service providers.

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At the national level, governments should establish delivery and financing mechanisms to guide local authorities and stakeholders in adopting practical approaches, such as community-led upgrading, public-private partnerships, cost-sharing models, and modular infrastructure improvements and extensions.

2.3. Upgrading of Informal Housing Structures

6. Institutionalize support for incremental upgrading of housing structures to empower households to improve their homes affordably and progressively

Housing upgrading interventions should complement the efforts and investments already made by households and communities in constructing homes within informal settlements. This can include the provision of more durable building materials or the addition of basic services within homes. The objective should be to enhance the durability of housing, improve protection from adverse weather conditions, ensure adequate living space, and promote accessibility for all.

Local authorities should establish technical assistance programs to support households by building on existing community skills and promoting improvements through participatory processes. These programs should adapt building standards to reflect household incomes, cultural preferences, and practical needs, ensuring they are both realistic and inclusive.

Financing mechanisms should be mobilized to support these efforts, including through the reinforcement of community-based financial tools such as microfinance schemes and savings groups. In the context of larger-scale upgrading programs, targeted subsidies should be developed for vulnerable groups, such as persons with disabilities, older adults, and women-headed households.

Incremental housing improvements are recommended, as they are more affordable for families, foster community ownership of the process, and help prevent gentrification. Gradual upgrades reduce the risk of displacement and minimize large-scale changes that could lead to land speculation.

To ensure scalability and transformation, appropriate financial and legal instruments must be designed and implemented. These initiatives should support community-led housing improvements, secure land rights, discourage speculative practices, and align with broader urban development policies that promote inclusion.

Finally, the development of housing improvement strategies should actively support the strengthening of local value chains for building materials and technical expertise, including the involvement of architects, engineers, and other service providers essential to sustainable and resilient housing solutions.

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ANNEX: BACKGROUND

The human right to adequate housing is recognized in international human rights law as a component of the right to an acceptable standard of living laid down in Article 25(1) of the Universal Declaration of Human Rights (UDHR)1, adopted by the UN General Assembly in 1948, and Article 11.1 of the International Covenant on Economic, Social and Cultural Rights (ICESCR)2 of 1966. The right to adequate housing applies to all Member States of the UN, as they have all ratified and committed to at least one of the UN treaties referring to it.

The 2030 Agenda for Sustainable Development Goal 11 recognizes sustainable cities as a key driver for sustainable development and aims to achieve sustainable cities and communities through inclusive planning and development, with a specific focus on 10 targets.3 The primary target, 11.1, emphasizes the importance of universal access to adequate, safe, and affordable housing, as well as basic services, while also prioritizing the upgrading of slums by the year 2030.4 Slums are characterized by inadequate access to safe water, inadequate access to sanitation, poor structural quality of housing, overcrowding, and insecure residential status. The indicator not only monitors the aspect of slums but also encompasses informal settlements and inadequate housing, which are relevant to both developing and developed economies.

A.1. Informal Settlements and Housing Informality Definitions

Housing informality refers to the broad concept of housing development and occupation that occurs outside the formal legal, regulatory, and planning frameworks.[5] and takes different forms, such as informal settlements, unauthorized construction, and housing built on land without a legal tenure. Informal housing, on the other hand, refers to the individual dwellings and structures constructed in the context of informality.

Housing informality emerges as a rational response to the failure of formal land and housing systems to provide access to adequate housing. The informal production of housing encompasses how families finance the construction, maintenance, and repair of their housing, as well as the mechanisms they use to access land for building. Informal housing is characterized by:

- Lack of legal documentation of land or rental tenure,
- Non-compliance with building and planning regulations, and
- Informal basic service provisions.

Informal settlements are an agglomeration of informal housing without formal land tenure, characterized by unregulated and unplanned housing development and informal service supply, collectively affecting residents living in the area. These settlements are punctuated by:

[1] https://www.un.org/en/about-us/universal-declaration-of-human-rights
[2] https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights
[3] "Make cities and human settlements inclusive, safe, resilient and sustainable,"
[4] By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums"
[5] Roy, A. (2005). Urban informality: Toward an epistemology of planning. Journal of the American Planning Association, 71(2), 147–158.

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- High proportion of informal housing that do not conform to planning and building regulations,
- Inadequate provision of infrastructure, including water, sanitation, and electricity,
- Poor and hazardous physical environmental living conditions,
- High prices paid for necessities due to inaccessibility of municipal services, and
- Exclusion in urban policy and decision-making.

Beyond their deprivations, informal settlements often offer significant advantages that can be leveraged for affordable and adequate housing. These areas usually provide reasonable access to economic opportunities and employment. Informal processes within these settlements support livelihoods, while informal construction practices enable the production and maintenance of housing with greater flexibility and lower costs. Strong community networks, kinship ties, and localized supply chains enhance resilience and cohesion. Additionally, the use of indigenous materials and rapid adaptability to shocks demonstrates the capacity of these settlements to respond efficiently to changing needs. These characteristics offer valuable insights for developing affordable and adequate housing solutions and policies.

Slums and informal settlements, most prevalent in Asia and sub-Saharan Africa, represent the most acute manifestations of housing informality. Rapid informal housing construction, driven by high demand for shelter, leads to overcrowding in the settlements, resulting in severe challenges to access, equality, and health. These areas often suffer from the worst living conditions and require substantial infrastructure investment to address basic service deficits, making them critical to understanding and addressing urban inequality.

A.2. Housing Informality Drivers

At the global level, the gap created by a lack of adequate housing is filled by housing informality, which provides shelter, accommodation, services, and employment to households and communities that are not adequately supported. The drivers of housing informality are deeply interconnected. Economic hardship leads to informal labour, which in turn limits access to formal housing, creating a cycle of informality. Spatial clustering of informal settlements fosters shared norms and practices, which further entrench informal housing behaviours. Understanding these feedback mechanisms is critical for developing policies that target the root causes rather than merely the visible outcomes of housing informality.

Most of the conditions that drive the proliferation of housing informality emanate from an intersection of the following drivers:

A.2.1. Rapid Urbanization and Population Growth

Rapid urban growth and internal migration are major contributors to housing informality. As rural populations move to cities in search of economic opportunities, the existing housing infrastructure is overwhelmed. With limited access to formal housing, new urban residents often settle on the urban periphery, where land is cheaper but unregulated. These areas usually lack adequate planning, infrastructure, and services, yet they become hubs of informal settlement expansion. Data projections indicate that if the city grows at a rate exceeding 3.5% per annum, the population will double in just 22 years, resulting in significant backlogs in formal housing supply, land servicing, and development of basic infrastructure.

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A.2.2. The lack of affordable housing and land inaccessibility

The formal housing market in many cities fails to meet the needs of low-income populations due to high costs and inadequate supply. Zoning regulations, building codes, and land-use policies are often misaligned with the socio-economic realities of these populations, leaving them with few legal housing options. Consequently, people bypass formal systems and engage in unauthorized construction, home extensions, and land occupation, contributing to the growth of informal settlements. These economic and regulatory conditions create a high demand for the limited affordable housing available to many in lower-income groups, thereby pricing them out of the market. Often, land occupied by informal housing and settlements is not viewed as suitable for formal housing and is therefore excluded from redevelopment and infrastructure investments. This limits the availability of land and space options that poor households, new arrivals, and displaced people can build shelters on or afford to rent the structures built informally. This partly explains why some informal settlements tend to emerge in steep terrain, on riverbanks, and in environmentally hazardous locations, or deprived inner cities.

A.2.3. Increasing Commodification Of The Housing Sector

Housing has progressively assumed the role of a financial asset in many economies, where it is viewed as a safe investment. As prices and rents escalate faster than incomes, many low- and middle-income households are priced out of the formal market, fuelling demand for cheaper informal housing in peri-urban settlements where municipal infrastructure is also lacking. Furthermore, as investments are geared towards desirable neighbourhoods, there tends to be a concentration of investments in some upper-income zones, which deepens spatial segregation through fragmentation of the city between gated developments and informal settlements and exacerbates inefficiency in infrastructure investments for transport and utilities. The dominance of profits in the housing sector often leads to housing policies prioritising investments over the needs of residents of informal settlements for adequate housing, which would require alternative policy interventions for social housing and innovative financing options.

A.2.4. Weak Urban Governance and Land Tenure Insecurity

Insecurity of tenure is a critical factor in the persistence of slum conditions in informal settlements. In extreme cases, a lack of any form of security of tenure (either rental or land) puts households at the risk of eviction. This affects their sense of permanency, which in turn affects their decision on investments in housing. Furthermore, in most jurisdictions, building permits are granted for registered land that meets local land use plans. A lack of legal tenure means housing is often built informally without approval and is at risk of demolition. Over time, these settlements expand without formal planning or public investment in infrastructure and services. Land without secure tenure is considered ‘unbankable’, creating a barrier for financial institutions and local authorities to invest in upgrading services and housing. The threat of evictions disrupts the social and economic stability of households, reinforcing their exclusion from policy and decision-making processes due to their perceived impermanence. Evictions that displace informal settlement residents lead to financial loss and often weaken their livelihoods, further entrenching poverty and contributing to the persistence of informal housing as displaced people set up shelter in another available space. Housing informality is also driven by poor governance, particularly in land administration and urban planning. In many developing contexts, land tenure systems are

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unclear or poorly enforced, making it difficult for individuals to obtain secure, legal titles.

A.2.5. Migration and displacement

Climate change, related disasters (such as floods, droughts, and heatwaves), and other shocks are increasingly rendering rural economies untenable and destroying the livelihoods of many vulnerable people. Climate refugees in search of alternative livelihoods migrate to urban areas to seek employment and safety, often settling in marginal urban areas where they can access affordable housing and participate in an informal economy with lower entry barriers. Armed conflicts have been a key driver in creating population displacements in affected areas, and often the displaced communities migrate to cities, towns, and centres where they feel safe and where they can access humanitarian support. Even though the formation of some displaced camps is spontaneous and intended for a short stay, they often evolve into unplanned towns and settlements with no official intention of creating improved housing, regularising land tenure, or providing a permanent supply of basic services, which leads to the growth of informality.

A.2.6. Legal-Political Exclusion and Discrimination

Historically marginalized groups are often excluded from formal housing and land systems, driving them into informality. Legal and political systems may neglect, stigmatize, or actively discriminate against specific populations, denying them access to secure housing. This exclusion is compounded by urban planning policies that fail to incorporate the needs of informal communities, leading to systemic neglect or outright eviction threats.

A.2.7. Cultural preferences

They shape how, where and why some communities build and live outside formal systems, especially where communities have long-standing traditions of self-building using local materials and vernacular architecture. These preferences are often overlooked in policy and planning and may not align with formal building codes leading to classification as informal even though they are safe, sustainable and socially acceptable. In some cultures multi-generational households are favoured but formal housing often caters for nuclear families and thus may be unsuitable or unaffordable for extended kinship networks. Indigenous communities may have ancestral, cultural and spiritual connections to the land they occupy even though informal. Additionally, social networks and collective action facilitate housing development, with neighbors sharing resources, labor, and knowledge to construct homes informally.

A.3. Global and Regional Estimates of Informal Settlements and Slums

Informal settlements are a global phenomenon with varying patterns and drivers of growth across regions, regardless of their characterisation. Discussions before Habitat-III recognised that “almost all housing is generated through an incremental process over a relatively long period”,6 and some estimates suggest that 70 per cent of built fabric is formed through informal means. Over the past decade, the absolute number of people living in slum conditions has increased, while the proportion of people living in

[6] Habitat III (2015). Habitat III Issue papers: 20-housing. New York.

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slum conditions has decreased. Currently, approximately 57% of the global population lives in urban areas, and this proportion is projected to rise to almost 70% by 2050. Currently, 1.1 billion people live in urban slums and informal settlements, with children accounting for an estimated 350 to 500 million of this population.

This trend is particularly pronounced in the least developed countries, where over 60% of urban dwellers reside in informal settlements, and the number of slum dwellers has increased by 50% in the past decade, mainly due to rapid urban growth.

	Urban population living in slums or informal settlements (thousands)		Proportion of urban population living in slums or informal settlement (%)	
UN Regions	**2010**	**2022**	**2010**	**2022**
Sub-Saharan Africa	174,946	265,385	57.3	53.6
Central and Southern Asia	302,697	334,418	51.7	42.9
Eastern and South-Eastern Asia	326,680	362,630	28.8	24.8
Latin America and the Caribbean	102,279	93,416	21.8	16.9
Western Asia and Northern Africa	65,881	61,727	25.2	17.8
Oceania	362	358	15.5	12.2
Northern America and Europe	7,651	5,759	0. 9	0.7
Australia and New Zealand	16	8	0.1	0.0
World	980,512	1,123,702	27.3	24.8
Landlocked Developing Countries	55,425	73,828	50.4	46.6
Least Developed Countries	159,657	244,383	63.9	60.9
Small-Islands Developing States	7,569	8,923	20.1	19.9

Source: UN-Habitat, SDG 11.1

A.4. Regional Variations of Housing Informality

While housing informality is a global phenomenon, its patterns and drivers vary significantly from region to region, influenced by a complex interplay of socio-economic, political, and spatial factors that vary depending on the region, governance structure, level of urbanization, and development patterns. Understanding the differences between regions, countries, and cities is crucial for the design and implementation of context-sensitive upgrading strategies, ensuring that policies reflect and adapt to local structures, regulatory capacities, and social needs.[7]

- In **Europe and North America**, informality manifests in the form of unregulated densification (illegal construction and property extension), home conversions or sub-partitions, hidden apartments, homeless encampments, and undocumented migrant housing.
- While in **Latin America and the Caribbean**, informality is linked to self-built housing on unregulated lands and progressive regularization of tenure and housing permits.
- In the **Arab States** region, housing informality often takes the form of unplanned urban expansions and illegal subdivisions on the urban periphery.
- In **Sub-Saharan Africa**, informality is often associated with self-built settlements on unregistered land, which frequently evolve into slums and informal settlements due to unregulated construction, overcrowding, and a lack of services, resulting in degraded living conditions.
- Similar to the **sub-Saharan Africa** region, informality in Asia and the Pacific is extensive and varied, with dense slums, squatter settlements, and peri-urban sprawl that often lack basic services and house low-income urban workers.

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[7] *See HSP/OEWG-H.2024/INF/2 and HSP/OEWG-H.2024/INF/5*

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Annex: Key Documents

1. UN-Habitat (2022). GLOBAL ACTION PLAN: Accelerating the Transformation of Informal Settlements and Slums by 2030. https://unhabitat.org/sites/default/files/2023/05/global_action_plan_22-05-23.pdf

2. Habitat III Issue Papers: Issue Papers - Habitat III

3. The New Urban Agenda: https://habitat3.org/the-new-urban-agenda/

4. SDG indicator metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-11-01-01.pdf

5. UN-Habitat Slum Definition: https://mirror.unhabitat.org/documents/media_centre/sowcr2006/SOWCR%205.pdf

6. Slum Almanac: https://unhabitat.org/slum-almanac-2015-2016-0

7. UN-Habitat Assembly Resolution 2/2: Accelerating the transformation of informal settlements and slums by 2030 https://unhabitat.org/sites/default/files/2023/09/english_10.pdf

8. UN-Habitat Assembly Resolution 2/7: Adequate housing for all https://unhabitat.org/resolution-27-adequate-housing-for-all-hspha2res7

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