WORLD URBAN FORUM
THIRTEENTH SESSION

UN-HABITAT

# WUF13 Perspectives

## Towards Housing the World



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# WUF13 Perspectives

## Towards Housing the World

**The thirteenth session of the World Urban Forum**

WORLD URBAN FORUM
THIRTEENTH SESSION

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Children's participation at WUF13 in Baku, Azerbaijan.
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FOREWORD

# Message by the Executive Director of UN-Habitat

The World Urban Forum is a unique space for dialogue, exchange and partnership. As cities face increasingly complex and interconnected challenges, its value lies in the diversity of voices, experiences and ideas that come together around shared concerns.

The thirteenth session of the World Urban Forum (WUF13), held in Baku, Azerbaijan, from 17 to 22 May 2026, under the theme "Housing the world: Safe and resilient cities and communities", was a landmark moment for the global urban community. As the first World Urban Forum following the approval of UN-Habitat's new Strategic Plan 2026–2029, it provided an important opportunity to connect our strategic direction with a global conversation on the future of cities. Its focus on housing was particularly significant. Adequate housing is fundamental to inclusive, resilient and sustainable urban development and must remain at the centre of our efforts to build better futures. The transformation of informal settlements and slums where 1.16 billion people live is especially urgent.

The scale of WUF13 was unprecedented. With more than 58,000 participants from 176 countries, the Forum brought together national and local governments, communities, civil society, academia, the private sector, development partners and many others. As the convener of the World Urban Forum, UN-Habitat has a unique role in bringing these voices together, listening to them, and helping ensure that the knowledge generated through the Forum informs policy and action.

This publication, *WUF13 Perspectives,* is part of that effort. Building on *WUF12 Perspectives,* it takes a different look at the Forum, not simply as a collection of events and outcomes, but as a rich source of collective knowledge. By examining conversations across WUF13 events, it identifies recurring ideas, emerging signals, areas of convergence and points of difference in how stakeholders understand housing and the challenges and opportunities surrounding it.

This diversity of voices is particularly important in understanding housing. The housing crisis is global, but its manifestations and solutions are deeply rooted in local realities. WUF13 created an opportunity to bring these realities into conversation with wider policy discussions and global processes. This wealth of knowledge is one of the Forum's greatest assets. By bringing together what emerged across the Forum, *WUF13 Perspectives* seeks to support continued learning and dialogue, and to help inform action towards adequate housing for all.



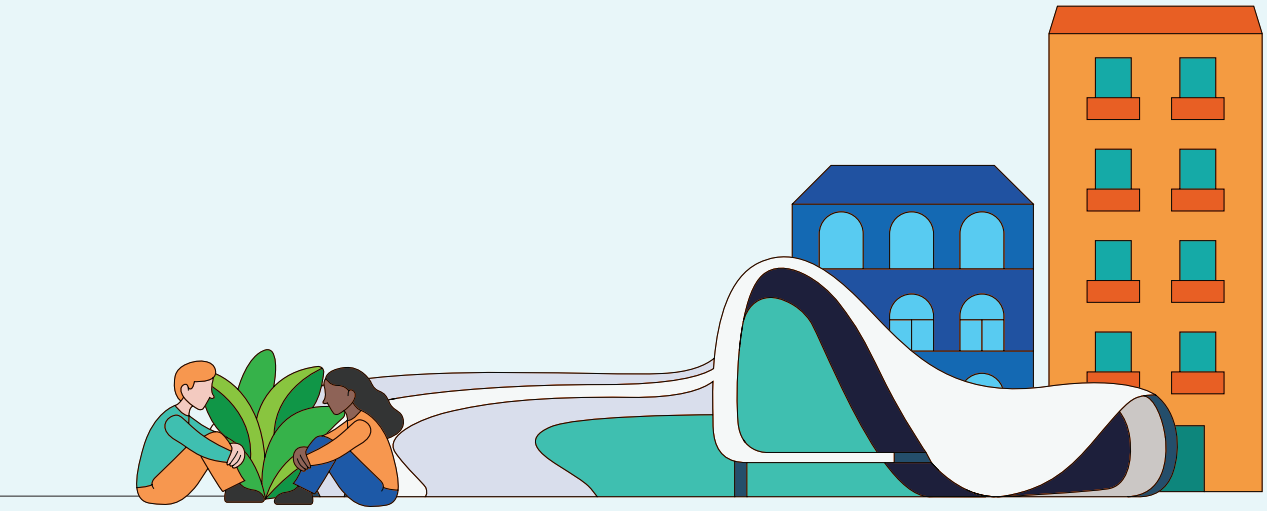
**Ms. Anacláudia Rossbach**

Under-Secretary-General and Executive Director of the United Nations Human Settlements Programme (UN-Habitat)

The publication is intended to be read alongside the *Baku Call to Action,* the stakeholder outcome document of WUF13. The Call to Action records the commitments and priorities that emerged from the Forum. This publication examines the hundreds of sessions that lie behind them. Reading across those sessions brings out connections that cannot be seen in any one event, and it shows how differently housing challenges are experienced and addressed in different settings.

I trust *WUF13 Perspectives* will serve as a resource for policymakers, practitioners, researchers and partners in advancing adequate housing for all. As UN-Habitat implements its new Strategic Plan, listening to those shaping and experiencing housing and urban development will remain central to our work.

I invite you to explore these perspectives and carry the housing conversation forward as we look ahead to the fourteenth session of the World Urban Forum (WUF14), to be held in Mexico City in 2028.



# Executive summary

***WUF13 Perspectives* brings together the diverse conversations of thousands of participants at the thirteenth session of the World Urban Forum (WUF13) to show how the global housing agenda is being understood, debated and shaped in 2026.** Many discussions took place in separate rooms, on different days, but among people grappling with the same questions. Drawing on 467 event transcripts and approximately 860 hours of recorded discussions, the publication reads these conversations as a unique global knowledge base, making visible the patterns, shared concerns and divergent perspectives that individual discussions may obscure. It complements the *Baku Call to Action* by exploring the wider range of ideas and perspectives from which its priorities emerged.

**Participants characterized the global housing crisis as a set of interconnected deficits that manifest differently across contexts, from housing scarcity and affordability gaps to mismatches between supply and people's needs.** Much of the discussion focused on questions of implementation and delivery, bringing the sector closer to workable, scalable solutions. Yet, as conversations made clear, delivering housing at scale is not the same as delivering housing that is adequate, inclusive and responsive to those with the least power to shape housing decisions.

**Affordability was by far the most discussed dimension of the right to adequate housing, followed by tenure security, with sustainability emerging as a clear cross-cutting**




Baku Olympic Stadium in Baku, Azerbaijan.
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**priority.** Accessibility, availability of services, habitability and location received broadly similar attention, with emphasis varying by region and context. Cultural adequacy remained comparatively underexplored.

**Beyond the Forum's five substantive themes — informal settlements, crisis recovery, the climate-housing nexus, the social and economic power of housing, and housing finance — the analysis identified three emergent themes that recurred across sessions: urban planning, data and localization.** Their prominence points to a technical, evidence-driven and implementation-oriented housing discourse, attentive to the systems and tools needed to deliver change. The publication examines how participants framed each theme, where their perspectives diverged, and what this means for solutions and action.

**Participants framed informal settlements as central to housing systems rather than an exception, agreeing broadly on the goal of transformation, with debates centring on how.** Informality was viewed as a de facto housing production system linked to failures in policy and exclusion from investment, but also as a response to increasing unaffordability. Tensions remained over incremental, community-led upgrading and redevelopment at scale involving relocation. Tenure security was seen as essential, but participants disagreed on whether formal titling should be the primary route, and many called for informal tenure to be recognized as legitimate. Proposed solutions included approaches led with and by residents, such as co-production, in-situ upgrading, a wider range of tenure options and community-based finance, as well as integrated city-building responses supported by partnerships and stronger institutions to deliver at scale.

**Discussions treated crises as increasingly urban and large in scale, with housing understood as part of a wider process of settlement recovery.** Participants broadly agreed that recovery should be longer-term, integrated and people-centred, but diverged on what this requires in practice. Tensions emerged over whether return should be the ultimate goal or one durable solution among many, and over whether recovery should start with housing as the visible first step or with rebuilding settlements, services and livelihoods. "Building back better" was widely endorsed, but meant physically safer systems for some and restored social fabric and identity for others. Solutions mirrored these positions, ranging from state-led return programmes, to owner-driven reconstruction and area-based and resident-led recovery, with most participants framing the challenge as combining rather than choosing between these approaches.

**Conversations about the climate-housing nexus described it as running in two directions: housing is highly exposed to climate change and a major contributor to emissions, making it a central pathway for climate action.** The main debate was whether sustainability and affordability compete, since green construction can raise upfront costs and fuel gentrification, or reinforce each other when lifetime costs are considered. A second, interlinked debate concerned whether action should be driven by structural policy and finance to achieve scale or by localized, community-led approaches, and turned in part on ensuring climate finance reaches local actors. Solutions either focused on reducing costs through affordable, low-carbon materials, sustainable construction technologies, energy-efficient design and locally available resources, or on offsetting upfront costs through financial incentives, subsidies, grants and other forms of public support to make sustainable construction and retrofitting more accessible, particularly for lower-income households.

**Discussions framed housing as social and economic infrastructure whose value extends beyond shelter, and the debate centred on how to harness its economic potential without undermining its social purpose.** Participants linked housing to health, education, dignity and social mobility, as well as to jobs, growth and multiplier effects across sectors. Some saw housing primarily as productive economic infrastructure, while others held that its social function should come first and warned against treating housing and land as commodities and financial assets. Solutions treated housing as part of an integrated, cross-sectoral system, emphasizing strengthened local value chains, circular economy approaches and cooperation among governments, communities and the private sector.



WUF13 Participants in discussion.
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**Participants described housing finance as a problem of exclusion embedded in the structure of finance systems rather than a simple shortage of capital.** They argued that these systems remain poorly aligned with the realities of low-income and informally employed households, relying on assumptions of formal employment, stable incomes and mortgage-based homeownership. Debates centred on the roles of public and private actors, supply-side versus demand-side interventions and the limits of ownership-oriented models. Proposed solutions ranged from public-private partnerships, blended finance and other risk-sharing mechanisms, to subsidies and production incentives. Participants also called for more inclusive products, including microfinance, community savings schemes, incremental housing finance, credit mechanisms tailored to irregular incomes and alternative tenure options.

**Across sessions, urban planning was framed as a precondition for adequate housing, not a separate technical layer, with success measured by whether homes are embedded in systems that support everyday life.** Participants criticized top-down planning models and called for more proactive planning at multiple scales. Debates arose over what putting people at the centre means, with some emphasizing agency in decision-making and others prioritizing housing outcomes that serve different groups. Another debate involved whether regulation is a bottleneck to delivery or a protection against costs displaced

into the future. Proposed solutions included participatory and community-led planning, adaptable tools rather than one-size-fits-all models and a combination of streamlined permitting and zoning reform with early, strategic planning of land, infrastructure and environmental systems.

**Conversations characterized data as public infrastructure for evidence-based housing policy and action.** Participants highlighted the gap between data and action, the limited capacity to turn evidence into policy and the risk of the pursuit of perfect data delaying action as core challenges. They also stressed the political nature of what is measured and how, and the privacy and governance risks of expanding digital data systems. Debates concerned whether the problem is primarily a lack of data, or an abundance of housing data that remains fragmented, inconsistent and difficult to use. Solutions targeting data gaps included surveys, mapping, Earth observation, profiling and community-led enumeration, while those focused on the connectedness and accessibility of existing data centred on large-scale cross-sectoral systems and digital tools such as artificial intelligence.

**Participants understood localization as a mechanism for delivering housing priorities, centred on bringing decisions, resources and implementation closer to the people and places affected.** Still, participants noted that finance, capacity and decision-making power often do not reach local actors. Beneath that apparent consensus lay an unresolved question of which "local" actors should be empowered, given that local governments, communities, grassroots organizations and customary authorities were often referred to interchangeably despite their differing interests and forms of authority. A further debate concerned how much financial and decision-making autonomy local governments should have, and how resources should flow to places with different capacities. Proposed solutions followed these positions, ranging from stronger local government authority and finance to community agency and co-production.

**Across the eight themes, similar underlying tensions kept resurfacing, suggesting that WUF13's apparent consensus on direction concealed deeper disagreements about actors, priorities and trade-offs.** The first concerned who decides and who acts. Community-led, resident-driven approaches were set against state-led and structural ones in discussions of informal settlements, crisis recovery, the climate-housing nexus, planning and data, while localization itself took on different meanings depending on whether "local" referred to local governments, communities or customary authorities. The second concerned time: what comes first and which elements of housing should have priority. Participants weighed preventive measures against curative action, short-term relief against long-term recovery, and upfront costs against long-term benefits. The third concerned the trade-offs within each theme: balancing affordability, sustainability and regulation; incremental in-situ upgrading against large-scale redevelopment; standardized frameworks against locally adapted tools; and aggregated against disaggregated data. Many participants framed these challenges as matters of sequencing and combination rather than binary choices, which makes the question of whose voices shape that balance all the more important.

**Overall, the conversations at WUF13 show where there is broad agreement on the housing agenda and where negotiation is still needed.** Participants largely agreed on the direction: housing should be integrated with planning, services, livelihoods and climate action, shaped with the people it serves and adapted to local contexts. The tensions above involve choices to be made openly, and they will shape whether solutions reach the people and communities most in need. For UN-Habitat, governments and stakeholders, this points to the need to make the trade-offs explicit and to ensure that the voices with the least power in these debates help shape how they are resolved. By listening across conversations, *WUF13 Perspectives* offers a shared evidence base for these choices and complements the *Baku Call to Action* in moving towards adequate housing for all.



The thirteenth session of the
**World Urban Forum**

PART A.

# Introduction: Reading the global conversation on housing

### Why *WUF13 Perspectives*

**The World Urban Forum (WUF) is the United Nations premier global gathering on sustainable urbanization. Convened by UN-Habitat every two years, it brings together people who rarely share a table, from national and local governments, civil society, communities, academia, the private sector, development partners and other stakeholders, to exchange knowledge, debate urban challenges and build partnerships.**

The thirteenth session of the World Urban Forum (WUF13), held in Baku, Azerbaijan, from 17 to 22 May 2026 under the theme "Housing the world: Safe and resilient cities and communities", was the largest edition of the Forum to date, bringing together more than 58,000 participants from 176 countries.



Following *WUF12 Perspectives*,[1] *WUF13 Perspectives* is the second publication in a series that takes an innovative approach to the Forum: reading its conversations as a unique global knowledge base and a source of collective insights. The publication looks beyond formal outcomes and individual sessions to examine the wider conversation taking place across WUF13 events. It asks what the discussions of thousands of participants at WUF13 reveal about the state and future of housing.

The publication explores how participants understood housing across the Forum's events, which challenges and solutions appeared repeatedly, where common ground emerged and where perspectives diverged. Looking at these conversations together makes it possible to identify recurring ideas and emerging signals that may be difficult to detect within individual sessions, while also revealing tensions and differences that coexist across the global housing debate.

The value of WUF13 as a source of insight also lies in the diversity of voices it brought together. Participants expressed different understandings of what housing should achieve, the challenges standing in the way, and the roles that different actors should play. As a "non-legislative technical forum in which experts can exchange views",[2] WUF also provides a space for listening to perspectives that are grounded in local realities. The Forum offers an opportunity to bring out a message to Member States," as one participant put it, calling attention to:

> **the disconnect that exists between what people are talking [about] in New York ... and what we are saying here".[3]**

*WUF13 Perspectives* complements the *Baku Call to Action*,[4] the principal stakeholder-driven outcome document of the Forum. While the *Baku Call to Action* captures key recommendations and priorities for action, this publication examines the broader range of ideas and perspectives from which those priorities emerged.

Ultimately, *WUF13 Perspectives* invites us to look at the World Urban Forum differently. Beyond the formal programme, statements and recommendations lies an extensive body of knowledge generated through thousands of conversations. Many of these took place in separate rooms, on different days, among people who never met, yet who were grappling with the same questions. By bringing those conversations together, the publication seeks to make visible what individual discussions can obscure, to inform the global housing agenda, and to support UN-Habitat, governments, partners and other stakeholders working towards adequate housing for all.

## Analytical approach

*WUF13 Perspectives* draws on the recorded discussions across the Forum's event types: 467 transcripts and approximately 860 hours of recorded conversations. Using analysis supported by artificial intelligence (AI) alongside qualitative interpretation, the publication identifies recurring themes, emerging narratives, areas of convergence and points of debate across this body of material. This combination of scale and critical interpretation is central to the publication's approach: to listen widely, identify patterns carefully and draw out insights that can contribute to the broader housing conversation. Annex I describes the method and its limitations.

The analytical structure is anchored in the main themes of the WUF13 Dialogues, as set out in the Forum's *Background Paper*,[5] while also incorporating additional themes that emerged from the wider discussions. This approach makes it possible to move beyond the priorities articulated in advance and to identify broader signals emerging from the Forum itself. For each theme, the publication explores how WUF13 participants understood and framed it, where debates and tensions emerged, and how such differences in perspectives shaped the solutions and actions they proposed. The publication concludes with cross-cutting issues and what these perspectives collectively suggest about the future of the housing agenda. This focus reflects a widely shared view at WUF13, the words of one participant:

> **One of the strengths of the World Urban Forum is that it's not only a place to discuss challenges, it's a place to surface ideas, practices and commitments that can travel outward into the communities around the world."[6]**

This approach acknowledges that solutions are embedded in specific contexts and shaped by different perspectives on the role of housing and housing actors, including governments, markets and communities. This publication unpacks the idea of "perspective", exploring how specific solutions are not just technical in nature, but are also nested in broader societal ideas and shaped by political preferences. As one participant shared: "I believe it is political, so where we decide to put housing is a political decision, so I don't believe that as professionals, we can avoid the political."[7]

The perspectives captured in the publication also reflect the composition of WUF13 itself, and participation in the Forum does not represent the full diversity of people affected by housing challenges globally. The findings should therefore be understood as a window into the ideas and perspectives present at WUF13, rather than as a definitive representation of global opinion.

The transcripts used for the analysis were de-identified, so the publication focuses on the perspectives and ideas expressed across discussions rather than attributing positions to specific individuals or stakeholder groups.[8] Quotes used in the publication are meant to represent broader patterns, which references added to indicate a sample of events where such patterns were evident.

## The global housing crisis

Across the Forum, participants emphatically underscored that the housing crisis is global.[9] In the words of one participant:

> **"We are gathering here in Baku at a moment when the global housing crisis has become one of the defining urban challenges of our time (...) What makes this crisis so urgent is that it's no longer confined to one region or even one income group."[10]**

Participants described the global housing crisis as a cluster of related deficits that manifest differently depending on context.[11] It is both about scarcity – too few homes for too many people – and about mismatch: homes that exist but are unaffordable, insecure, disconnected from services, poorly adapted to climate stress or simply the wrong kind of housing for the community meant to live in them.[12]

The discussion at WUF13 was framed under six Dialogues. The first, "The global housing crisis: What is the plan?" set the overall frame, with each of the others highlighting different aspects of the crisis: informal settlements, crisis recovery, the climate-housing nexus, the social and economic power of housing, and housing finance. The analysis for this publication identified three further themes that were widely discussed at WUF13. These are the role of urban planning, localization and data. Figure 1 shows the volume of discussion on each theme and the stakeholder groups this discussion referenced.[13]




Dialogue session
"The global housing crisis:What is the plan?"
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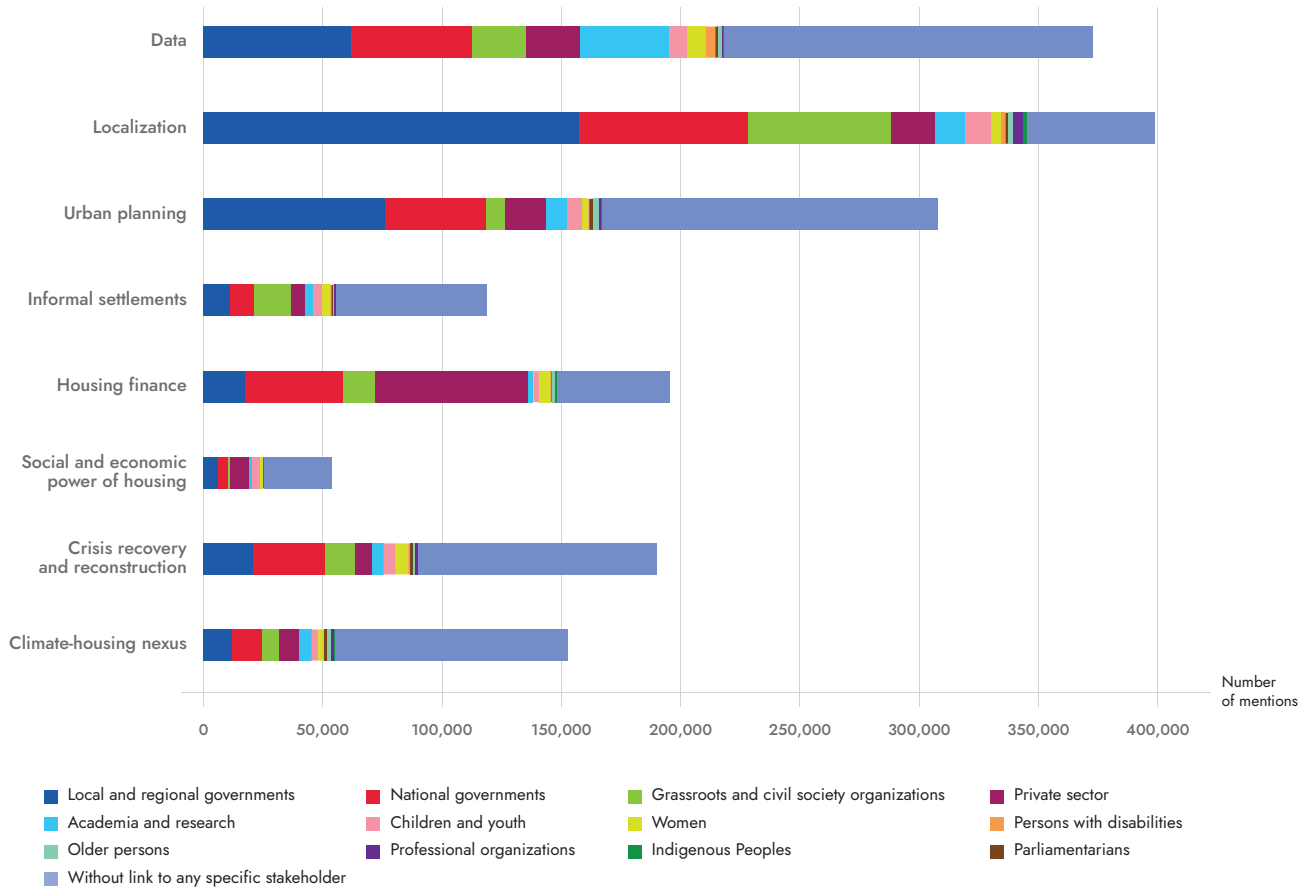



Figure 1: Volume of discussion on each theme during WUF13, disaggregated by stakeholder group referenced

The emergence of urban planning, localization and data as three of the most widely discussed themes, reveals the technical nature of conversations at WUF13. Most participants agreed on the existence and urgency of the global housing crisis, and focused their contributions on the mechanics of "how" rather than a more value-driven "why". This is not to say the crisis was depoliticized. Many participants emphasized that treating housing purely as a market good, rather than a social right, is part of the problem itself.[14] As a participant put it in one session: "Access to housing is not merely a market issue, it is a matter of justice. A home is not a commodity."[15]

Still, this framing coexisted with a much larger body of discussion focused on how to finance and deliver housing.[16] The concept of adequate housing offered common ground, translating the rights-based framing into practical criteria that finance and delivery discussions could work with.

## Dimensions of adequate housing

The human right to adequate housing, as defined by the United Nations, has seven dimensions against which housing can be assessed,[17] in addition to the dimension of sustainability.[18] Figure 2 shows how discussion at WUF13 was divided among these dimensions, for each region and for the Forum as a whole. Affordability was, by a wide margin, the most discussed,

commanding roughly twice the volume of discussion of any other dimension of adequate housing, including tenure security and sustainability. The affordability conversation was markedly technical and market-facing: speakers discussed topics ranging from mortgage economics[19] and subsidized lending schemes[20] to blended finance[21] and the return-on-investment thresholds that make or break a developer's willingness to build for lower-income households.[22] Conversations framed affordability as foundational. In the words of one participant: "Affordability is not incidental. It has to be designed. You don't wait till the end to make housing affordable."[23]

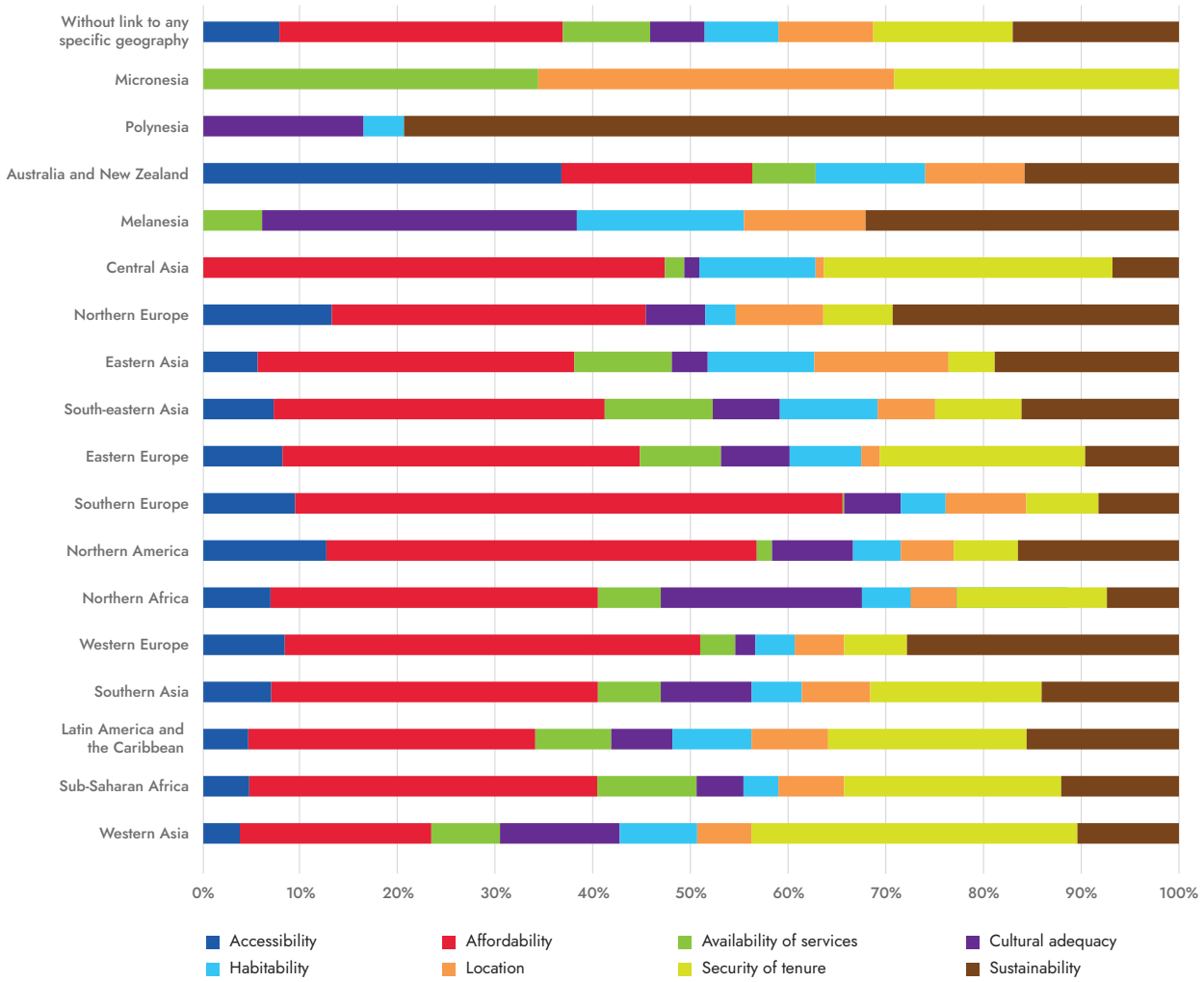



Figure 2: Share of discussion on the dimensions of adequate housing at WUF13, disaggregated by region

Tenure security was the second most prominent dimension of housing adequacy at WUF13. The reason for this was clearly articulated by one participant:

> **"Land is probably the most fundamental human need. The worst and best kept secret of housing is that it is less about the house itself than about the land it is built on."[24]**

Already a major thread of discussion in previous years, the framing during this Forum shifted distinctly towards active conflict and reconstruction,[25] reflected also in the prevalence of this dimension in relation to Western and Central Asia.

This gave the tenure conversation a more concrete and acute edge than the developmental framing of informality or urban land tenure would suggest. Much of the discussion centred less on the slow, structural erosion of tenure rights through informal settlement growth than on the more sudden, violent loss of housing and land rights through war and disaster, and what durable reconstruction and restitution actually look like in such contexts.[26] Land and cadastral issues and the recognition of customary or informal claims remained present, but less prevalent than this conflict-driven valence that added complexity to questions of entitlement, sustainability and inequality.[27]

Gendered tenure insecurity, particularly affecting Indigenous women, surfaced as another distinct strand within the tenure conversation.[28]




Dialogue session "The Global Housing Crisis: What is the plan?"
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Several national housing programmes were presented that linked support to women's ownership, including subsidy programmes conditional on women being named co-owners and programmes that register homes in women's names.[29] Participants also pointed to inheritance and marital property law as a structural weak point: in many countries, a woman's right to remain in her home still depends on her relationship to a male relative, so widowhood or divorce can mean losing the home itself.[30] The stakes for women were plainly stated in one session:

> **"Adequate housing is the foundation upon which women build economic security, independence and opportunity. And when women have secure housing and land tenure, they are more likely to access finance and credit, invest in businesses, improve their homes and strengthen their economic participation."[31]**

Housing sustainability emerged as one of the Forum's clearest priorities. Although it is not one of the seven formal dimensions of adequate housing, it is increasingly recognized as an additional dimension.[32] Whereas past discussions have tended to treat housing and climate largely as related but separate crises, the two were tightly interwoven at WUF13.[33] Compared to affordability and tenure, discussions of housing sustainability were more evenly distributed across regions, which suggests that the climate-housing nexus was treated as a global concern rather than one tied to particular contexts.

Accessibility, availability of services, habitability and location were discussed in broadly equal measure, but with regional variation, reflecting gaps and priorities in different contexts (see Figure 2). Availability of services was less discussed in developed countries, consistent with a delivery-gap framing centred on regions like Sub-Saharan Africa, Latin America and the Caribbean, and Southern Asia, which face the largest unmet housing need. Habitability stood out as a much-discussed dimension in relation to Melanesia, Australia and New Zealand, where climate change is exerting severe pressure on housing to provide shelter from environmental conditions. Location was particularly prevalent in discussions related to Eastern Asia – a region that has seen considerable expansion of public transport in recent years. Accessibility is of particular concern in Northern Europe and Northern America, where people in vulnerable situations have been hit particularly hard by the global housing crisis.

Cultural adequacy was the least discussed dimension of adequate housing across the Forum. Where it was discussed, cultural adequacy was also more geographically concentrated than most other dimensions, featuring particularly in conversations involving Western Asia and Northern Africa. Whether that reflects a genuine lack off attention, or simply that WUF13's affordability and reconstruction conversations absorbed most of the time, remains an open question. It is also possible that cultural adequacy was seen as more established and accepted than other dimensions, and therefore less pressing, which would fit the general shift from value-driven narratives to practical implementation in this Forum. For example, one participant framed the importance of culture in relation to its economic value: "Cities can brand themselves by promoting their local culture, because local culture is the fastest growing sector nowadays. It promotes distinctiveness, attract[s] investment, at the same time, generate[s] employment."[34]

Taken together, the events at WUF13 point towards a housing conversation that is maturing from advocacy into implementation, a shift that has value but also brings risks, questions and debates. Conversations that are technical and precise bring the sector closer to workable, financeable solutions. Yet, delivering housing at scale is not the same as delivering housing that is adequate, and it remains an open question whether the shift towards finance and delivery is serving the people and communities with the least power to shape these debates.




One UN event: Climate resilient cities and communities
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The thirteenth session of the
**World Urban Forum**

PART B.

# Perspectives on housing: Connecting conversations, debates and solutions

This section of the publication is structured around eight thematic areas: the five substantive themes predefined in the *WUF13 Background Paper* alongside three additional themes that emerged from the analysis. Each theme is examined in three ways. "WUF conversation" lays out the emerging consensus on this theme and the most widely shared views. "WUF debates" focuses on the questions that remained unresolved and the positions participants took on them. "WUF solutions" addresses the implications for action and the main solutions associated with the different perspectives on that theme.



# 1. Transforming informal settlements and slums

## WUF conversations

Across WUF13, participants consistently framed informal settlements as a central component of contemporary housing systems.[35] Discussions challenged the tendency to treat informality as an exception, instead describing it as a de facto housing production system that accounts for a significant share of housing provision in many developing countries.[36] In one participant's words:

> **"Informal settlements are not only a temporary peripheral matter in a few underdeveloped cities, (...) [but] informal settlements have absorbed unmet housing demand."[37]**

Participants shifted the discussion away from the settlements themselves and towards the broader housing system failures that produce and sustain informality.[38] As one participant put it: "Informal settlements are not [the] failures of people. They are the failures of policy, investment and inclusion."[39]

Several contributions emphasized that women, children, Indigenous Peoples and others in vulnerable situations often experience these failures most acutely, through insecure tenure, lack of access to urban basic services and heightened risk of eviction and displacement.[40] As one participant affirmed: "Low-income households, migrants, informal workers, young families, women-headed households, people living in informal settlements, often face the greatest barriers to safe, adequate and affordable housing."[41] Participants also highlighted the social, economic and environmental value embedded within informal settlements,[42] portraying them as sites of innovation, resilience and opportunity,[43] with one contribution affirming that "the government should not see informal settlements ... as problems. They should see [them] as a solution".[44]

Conversations on informal settlements were closely linked to climate change, displacement and resilience. Participants stressed that informal settlements experience disproportionate exposure to flooding, heat stress and environmental degradation,[45] with one speaker describing them as "often on the front line of climate risk".[46] Informal settlements were also discussed as destinations and sites of displacement, linking their transformation to crisis recovery and reconstruction efforts.[47]

## WUF debates

One of the key historical debates around informal settlements was whether informal settlements should be understood as a housing problem to eliminate, or as a housing reality to transform and integrate into the city. Participants at WUF13 shared widespread concern with recent and ongoing evictions. One participant described the situation:

> **"[Authorities] launched a sweeping urban renewal campaign. Thousands of middle-class homeowners, people with legal title to their properties, were evicted, often in the middle of the night, without notice, and without court orders, to make way for parks [and] luxury developments. (...) Workers dismantled buildings while people were still living in them. (...) What happened (...) is a forced eviction, and it is unambiguously a violation of international human rights law." [48]**

Most participants broadly agreed on transformation as the preferred approach, with the debate shifting instead towards what "transformation" entails, how it can be delivered at scale and when relocation can be deemed an acceptable solution.[49]

The clearest tension concerned the balance between incremental, in-situ upgrading and more extensive forms of redevelopment involving relocation. Participants viewed incremental housing as a widespread phenomenon that should be supported through legal frameworks, finance, technical assistance and community action.[50] Many participants argued that transformation should preserve existing local communities, livelihoods and social networks through gradual improvement processes led by residents themselves.[51] From

this perspective, relocation often risks disrupting social cohesion, undermining livelihoods and reproducing vulnerability elsewhere.

At the same time, many participants acknowledged that large-scale urban renewal is the most common approach employed by governments.[52] While some acknowledged that relocation may sometimes be unavoidable, particularly in areas exposed to severe environmental risks or where basic safety cannot be guaranteed, in practice, relocation is applied to a much larger group, especially in areas that are considered of higher market value. Other participants stressed that relocation should be a last resort, accompanied by adequate safeguards.[53] Relocations, one speaker said, should "prioritize in-situ and community-led solutions, [and] require fair compensation and alternatives where relocation cannot be avoided".[54]

Tenure security also produced disagreement. Participants consistently viewed tenure security as essential to improving housing conditions and strengthening residents' ability to invest in their homes and communities, but they disagreed on whether formal titling should be the primary means of achieving it.[55]

Some participants viewed formalization and titling as important tools for strengthening rights. Many others, however, warned that linking tenure security exclusively to titling fails to reflect the diversity of tenure realities and called for greater recognition of informal tenure as legitimate. This perspective challenged the assumption that legal ownership is the only legitimate basis for tenure security,[56] with one participant affirming that "security of tenure means that people need to … feel safe where they live, irrespective of their legal title".[57] This argument was particularly prominent in discussions of Indigenous Peoples and women, whose housing and land rights are often not fully recognized by conventional tenure systems.[58]

## WUF solutions

The different positions on informal settlements translated into distinct and sometimes complementary solutions. On the question of how transformation should take place, the strongest emphasis was on approaches led with and by residents rather than delivered to them. As it was clearly put in one session: "Transforming requires deep participation. Some now call this co-production."[59]

Participants presented diverse examples of community-led transformation, framing it as a locally driven process in which decision-making, knowledge and implementation capacity move closer to residents. Co-production, community-led upgrading and partnerships with residents and grassroots organizations were proposed repeatedly as solutions.[60] Women-led approaches also featured in discussions on informal settlements, with women-led cooperatives and care-centred interventions positioned as mechanisms to ensure that transformation reflects the needs of those most affected.[61] This emphasis on participatory approaches was reinforced by the analysis, which identified civil society organizations and grassroots actors as the most frequently mentioned stakeholders in discussions of informal settlements.

The preference for incremental and in-situ approaches was evident in the solutions presented across the Forum. Participants presented incremental housing as a way to transform informal settlements by building on existing patterns of housing production rather than replacing them.[62] Examples from Latin America and the Caribbean,[63] Sub-Saharan Africa,[64] and Southern Asia,[65] which were the three most mentioned regions across discussions related to informal settlements, showcased incremental housing as a flexible and affordable route to transformation.

While incremental and in-situ upgrading was a widely discussed solution across events, participants also proposed approaches that involve relocation, arguing that "relocation may be the only option in certain cases."[66] These options included community-wide relocation, provision of adequate housing and services, livelihood restoration, fair compensation and relocation to locations that maintain access to jobs, schools and urban opportunities.[67] Participants stressed the need for clear standards. For example, one speaker argued:

> **"[T]oo often, compensation is too small for families to restart their lives. If people lose their homes, their businesses, schools, social networks, community roots, and a small payout is not justice. Compensation must be adequate, transparent and tied to real replacement value and livelihood restoration."[68]**

To deliver transformation at scale, participants discussed integrated approaches that framed informal settlements as a question of city-building rather than one of settlement-upgrading. Instead of relying on project-by-project interventions, these approaches positioned housing

alongside livelihoods, infrastructure, mobility, education, health, social protection and governance as interconnected elements of a wider urban system. As one participant affirmed: "We need integrated solutions. Here, we need all the sectors to work together."[69]

Scaling was also linked to stronger institutions, investment, land governance, policy frameworks and municipal capacity.[70] Participants named partnerships as a central mechanism for implementation, highlighting participatory governance, public-community partnerships and financing partnerships.[71] Collaboration and networks were presented as critical spaces for articulating the relationships and strategies needed to advance the transformation of informal settlements.[72]

The debate surrounding formal titling similarly produced a range of solutions. For some participants, formalization and titling remained important instruments for strengthening rights, improving legal certainty and enabling access to finance, with registration and regularization as key solutions.[73] The prevailing argument, however, was that tenure security should not be reduced to formalization alone, with discussions proposing approaches ranging from community land trusts and negotiated arrangements to temporary legal status and recognition of informal tenure.[74] Participants also highlighted mapping, enumeration and profiling tools that can help make informal settlements legible to institutions and strengthen governments' capacity to address informality.[75]

Finance emerged as a further enabling condition across these debates. Participants frequently linked the transformation of settlements to finance while challenging conventional housing finance models that often fail to reach low-income and informal households. Community savings, collective financing mechanisms and locally embedded investment approaches emerged as complementary pathways alongside formal housing finance instruments.[76] Participants also discussed concessional and blended finance, including public-private partnerships, joint venture developments, land-based finance and combinations of grants and microcredit.[77]

Dialogue session "Transforming informal settlements and slums".
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# 2. Housing at the centre of crisis recovery and reconstruction

## WUF conversations

WUF13 contributions broadly reinforced the direction of global discourse on crisis recovery. Participants emphasized that crises are growing in scale[78] and are increasingly urban,[79] and that responses should shift from immediate relief towards longer-term, resilient and integrated recovery.[80] The case for holistic response was put plainly in one session: "Urban planning, risk reduction, preparedness, recovery and reconstruction can no longer operate as separate silos."[81]

Housing was consistently understood as part of wider settlement recovery, alongside infrastructure, basic services, livelihoods, social cohesion and climate resilience, with recurring calls for approaches that are people-centred, locally grounded and able to build on existing capacities.[82] As one participant underscored, housing and resilience are linked:

> **"No one is immune from crisis and shocks anymore, whether it's climate, whether it's displacement, whether it's economic shocks. The way housing is done really shapes a town or city's ability to be resilient, and people's ability to be resilient to crisis."[83]**

National governments were the stakeholder group most frequently referenced in conversations about crisis recovery and reconstruction, followed by local and regional governments, which suggests a strong focus on public institutions as the primary agents of recovery. Contributions referring to national governments tended to foreground state-led reconstruction narratives, including flagship programmes, large-scale housing delivery and return as a national




Opening segment of the Ministerial Meeting on the New Urban Agenda.
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achievement.[84] Other stakeholder groups, such as grassroots and civil society organizations, women, children and youth, and the private sector, were referenced less often, primarily in conversations that emphasized housing, land and property rights, protection and the plurality of durable solutions.[85]

Geographically, Western Asia was by far the most frequently mentioned region in these discussions, followed by Eastern Europe, Southern Asia and Sub-Saharan Africa. This distribution closely tracks today's most visible active crises – Lebanon, the State of Palestine, Syria, Ukraine and Yemen – but also captured the reconstruction efforts of the WUF13 host country, Azerbaijan, whose rebuilding programme featured prominently throughout.

## WUF debates

While there was general agreement at WUF13 on the direction of crisis recovery – longer-term, integrated and people-centred[86] – opinions diverged on what recovery requires in practice. Two connected tensions arose: what outcome recovery should ultimately achieve, and whether recovery should focus on housing itself or on the wider settlement it sits within. The second, in turn, shaped perceptions of the often-referenced "build back better" approach, as well as of who gets to decide what "better" looks like.

The question of what recovery is for surfaced as an underlying debate over whether return is the ultimate destination or one durable solution among many. Several contributions treated return as both the only legitimate objective and the measure of success.[87] A competing current, more often voiced in relation to the roles of United Nations agencies, humanitarian actors and displaced people, framed local integration and relocation as equally legitimate outcomes, particularly where returns are unsafe, impossible or not wanted.[88] As one proponent of this perspective put it:

> **"Return is not the only thing that you need to think about. You need to think about integration, you need to think about their rights, you need to think about their citizenship."[89]**

This debate about the aims of recovery carried through into the second, more structural question about whether the process of recovery starts with housing or whether housing follows from a wider process of rebuilding settlements, services, livelihoods and institutions. Several contributions pushed back explicitly on housing-first thinking.[90] A speaker argued: "You cannot really think about rebuilding the four walls and the roof (...) you're [going to] have to think about rebuilding a full community."[91]

These contributions argued that without livelihoods, services, land rights and social cohesion in place, housing delivered in isolation risks becoming a hollow achievement, or worse, entrenching the very vulnerabilities recovery is meant to address.[92] Others took housing as the necessary anchor and first entry point:[93] the tangible marker that governments and donors can point to as evidence that recovery is happening, and the platform from which other services and rights can subsequently be secured. One speaker described housing in these terms: "In the post-conflict environment (...) providing the housing (...) becomes the first visible sign of return and the foundation to offer [for] building public trust."[94]

Connected discussions examined how and what should be rebuilt. Across many discussions, participants converged on a shared core understanding of "building back better" as building safer, more resilient, better-planned systems able to withstand future shocks, rather than replacing what was destroyed.[95] However, where recovery was anchored in return and rapid, visible housing delivery, "better" tended to mean physically safer, more resilient, better-planned versions of what existed before.[96] Where recovery was understood as a wider process of rebuilding settlements and lives, "better" tended to mean restoring social fabric, trust and identity alongside the wider systems.[97] Here, one strand warned that physical resilience alone can still produce socially hollow reconstruction with rebuilt neighbourhoods that residents "didn't recognize",[98] because what had made them home was not just buildings but the places in between. The role of public space was singled out in this regard:

> **"[Public space] helped residents cope, heal, socialize, access aid, support livelihoods, and rebuild social cohesion (...) In recovery, public space should be treated alongside housing, not after it."[99]**

These positions were not always incompatible, but they implied different priorities, timelines, metrics of success and different answers to who gets to decide. One contribution made this explicit, stating that "building back better" should be "a choice of the people (...) not the choice of the government",[100] a reminder that even a shared commitment to safer, more resilient rebuilding leaves

open the question of who gets to define what "better" means for their own community.

## WUF solutions

The different positions translated into distinct, and sometimes competing, practical solutions. On the question of outcome, some programmes were built explicitly around return as a marker of success and characterized by large state-led reconstruction and resettlement drives designed to bring displaced populations home.[101] Others were built around local integration as a legitimate outcome in its own right, working with displaced communities in the territories where they had rebuilt their lives.[102]

On the question of focus, housing-first approaches favoured rapid, owner-driven reconstruction in which communities received cash and technical assistance to rebuild their own homes quickly, with governments or agencies acting as enablers rather than builders.[103] Settlement-wide approaches instead relied on area-based recovery, which sequenced housing alongside infrastructure, services, livelihoods and land tenure from the outset.[104] Making this kind of integration work in practice was often connected to calls for new, locally owned financing solutions, since "fragmented funding leads to fragmented recovery"[105] and such funding is "not designed to create long-term solutions".[106]

"Build back better" was operationalized correspondingly. Where the emphasis fell on physical resilience, solutions centred on safer construction standards, damage-assessment methodologies and digital tools to plan reconstruction and identify future risk.[107] Where the emphasis fell on restoring identity and social fabric, solutions leaned towards heritage-led reconstruction through local economic development, participatory planning and incremental, resident-driven models,[108] in which government supplied infrastructure but people themselves decided what their rebuilt community should become.[109] Few contributions treated these as mutually exclusive; most framed the challenge as sequencing and combining them without one crowding out the other.[110]



The Urban Expo at WUF13.
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# 3. The climate-housing nexus

## WUF conversations

Across the Forum, participants discussed the relationship between housing and climate change from multiple angles. Housing was framed both as a sector highly impacted by climate change[111] and as an important contributor to greenhouse gas emissions.[112] Participants broadly recognized the building and housing sector as a pathway for climate action, given its potential for strengthening resilience to climate risks[113] and advancing climate goals.[114] As one speaker affirmed: "The way we plan, build and manage housing has a direct impact on our environment, and on the resilience of our cities."[115] Participants also stressed that climate action is equally important to achieving adequate housing, acknowledging how the dialogue on the climate-housing nexus:

> **has strongly reaffirmed that the housing agenda cannot be separated from the climate agenda. How we build, where we build, and how our cities grow will define not only urban prosperity, but also our climate future."[116]**

Conversations at WUF13 addressed housing in relation to both mitigation and adaptation. Mitigation-focused discussions highlighted a preventive approach through decarbonization, energy efficiency, low-carbon construction and green and sustainable materials.[117] One participant framed prevention as a shared responsibility: "To deal with this phenomenon that nature now imposes on us, it is our common responsibility to adopt a much more preventive than curative approach. This will inevitably involve the implementation of new concepts of lifestyles, in particular through resilient planning and behaviour."[118]

Adaptation discussions focused on climate-resilient housing and infrastructure, and connected climate vulnerability to broader housing challenges,[119] particularly the transformation of informal settlements,[120] housing inequalities and the vulnerability of low-income countries.[121] Among the dimensions of adequate housing, habitability showed the strongest connection to climate discussions, reflecting the impact of climate risks on housing safety, health and living conditions. As emphasized by one speaker, housing and environment should be seen as interconnected:

> **Housing is also an ecological interface. Every dwelling is connected to water, energy, soil, air, biodiversity, waste, heat and climate risk. This means that environmental vulnerability is also a housing issue. Flooding is a housing issue. Pollution is a housing issue. Heat islands are a housing issue (...) Housing policies must integrate climate adaptation, circular water economy, ecological infrastructure, healthcare and social cohesion."[122]**

The most frequently mentioned regions in relation to the climate-housing nexus were Latin America and the Caribbean, followed by Sub-Saharan Africa and Southern Asia. This suggests a strong focus on regions where housing challenges, rapid urbanization and climate vulnerability intersect. Across regions, participants emphasized the need for stronger cross-sectoral coordination, recognizing the interconnectedness of housing and climate with sectors such as energy, infrastructure, urban planning and finance.[123]

## WUF debates

A central debate concerned the tension between housing sustainability and affordability. One perspective viewed these as competing objectives, as decarbonization, green construction and energy efficiency can increase upfront costs, while pressure to deliver housing quickly and at low cost may come at the expense of sustainability.[124] Participants cautioned that climate investments could create new affordability and equity challenges if their wider social impacts are not considered.[125] The mechanism was spelled out in one session:

> **"Green investment can deepen inequality if unmanaged (...) Sometimes we are (...) very worried about the climate crisis, about the heat island effects, the lack of urban green. We forget that some of these solutions will not bring better life to the people we're worried about. What they will bring is the expulsion of these people, because that area is going to become more desirable (...) the so-called gentrification."[126]**

This tension was also framed as a trade-off between the short and long term, as the discussion extended beyond new construction to the adaptation and improvement of existing building stock. This broader perspective also challenged narrow definitions of affordability based on upfront costs alone. Participants pointed to the total cost of housing over its lifetime, including heating, cooling and maintenance, arguing that higher initial investments in energy efficiency and resilience can generate savings over time through lower energy and maintenance costs and reduce exposure to future climate-related costs.[127]

A contrasting perspective held that sustainability and affordability can reinforce one another when integrated from the outset, rather than treated as separate objectives. As one participant put it: "Energy-efficient buildings are not only good for the planet, they're also good for your pockets."[128] Some participants went further, arguing that the two are ultimately inseparable and should be pursued as interconnected dimensions of adequate housing.[129] One participant inverted the terms of the debate:

> **"The question is not about [whether] we can afford shade, cooling, risk reduction [and] liveability. The real question is about whether housing can remain affordable without them."[130]**

Participants also placed different emphasis on the level at which action should take place. The contours of this debate are visible in the near-equal references to local and national governments as the most referenced stakeholder groups in climate-housing discussions. One perspective emphasized structural interventions, such as policies, regulations, governance and planning frameworks, and financing mechanisms to enable and scale systemic change.[131] The other highlighted localized and community-led approaches that draw on specific local conditions, knowledge, resources and priorities.[132] Referring to communities in informal settlements, one participant argued for pooling local investment:

> **"Slum upgrading is climate action, and we have such huge quantities of people living in informal settlements [that] there must be a way in which we can bundle the existing investments of local people together (...) to come up with some bankable projects."[133]**

A related strand concerned climate finance at the local level, focusing on how funding can reach and empower local actors and communities to implement context-specific housing and climate solutions.[134] The gap that motivated these conversations was described in one session:

> **"We've seen trillions of dollars available at these institutions, but the reality is our municipalities have never been able to access this funding. So, what is the missing link? (...) How can we be able to work with municipalities to capacitate them to access this green and climate financing?"[135]**

## WUF solutions

The solutions related to housing and climate emerging from Forum discussions reflected these debates. To address the tension between sustainability and affordability, participants highlighted low-cost, low-carbon materials, sustainable construction technologies, energy-efficient design and locally available resources.[136] Digital technologies were also identified as a way to make housing both affordable and sustainable, through innovations in

construction methods, materials and design.[137] Where upfront costs remain a barrier, participants pointed to financial incentives, subsidies, grants and other forms of public support to make sustainable construction and retrofitting more accessible, particularly for lower-income households.[138]

In relation to the debate between structural and localized action, at the structural level participants proposed financing mechanisms such as interest-free or concessional loans for energy-efficiency upgrades and retrofitting, alongside policies and regulations that can enable action at scale.[139] At the local level, participants presented community-led initiatives drawing on local materials and know-how, traditional knowledge, vernacular architecture and community participation.[140] These approaches were seen as supporting both mitigation and adaptation while ensuring that housing solutions remain affordable, context-specific and responsive to local needs. A speaker described where such solutions come from:

> **"The most resilient, climate-adapted and culturally appropriate housing solutions in our region are not only coming from international frameworks; they are also emerging from communities that have spent generations reading their territories."[141]**




Dialogue session
"The climate-housing nexus".
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# 4. The social and economic power of housing

## WUF conversations

Across the Forum, participants consistently framed housing as both a social and economic infrastructure whose value extends far beyond shelter.[142] Discussions framed housing as foundational to human development, social inclusion and economic opportunity, rather than as a standalone sector or construction output,[143] emphasizing the interdependence of its social and economic functions. As clearly stated by a participant:

> **"Housing determines whether people can live safely, whether families can build secure futures, whether children have a stable environment, whether people can access jobs, education, health services and public transport. So, housing shapes opportunities. It shapes social cohesion, and it shapes the trust civilians have in their cities and public institutions."[144]**

From a social perspective, housing was repeatedly linked to poverty reduction, improved health, education, safety, dignity and social mobility, reflecting the view that housing shapes people's life chances and their ability to participate in society and access opportunities.[145] One participant stated the link directly: "When individuals have stable, affordable homes, they can pursue education, maintain employment and contribute productively to society."[146] Several contributions also highlighted housing's role in improving outcomes for women, children and vulnerable groups, reinforcing the view that housing is central to broader social development.[147] These discussions emphasized that housing affordability, accessibility and security have direct implications for wellbeing and independence across different population groups.

At the same time, participants emphasized housing's contribution to economic transformation as a driver of economic growth and prosperity.[148] Housing was frequently associated with job creation, local economic activity, labour mobility, livelihood generation and wider economic development.[149] As one participant argued: "Housing is not merely a social sector issue, but a strategic economic, environmental, and developmental asset. Housing is central to job creation, industrialization, local economic development, climate resilience and social inclusion."[150] It was widely recognized that housing investment generates value across multiple sectors, including construction, manufacturing, finance, services and infrastructure, creating multiplier effects that benefit communities, cities and national economies.[151]

Underlying these perspectives was a recurring understanding of housing as part of a wider system in which outcomes depend on how all dimensions of housing are integrated.[152] As highlighted by a participant:

> **"[H]ousing is not an isolated sector, it's a foundational economic infrastructure that determines health, education and human dignity. Our mission is to move beyond ordinary shelter and create integrated urban systems that facilitate social inclusion and economic opportunity for all."[153]**

The private sector was the stakeholder group most frequently referenced in discussions of the social and economic power of housing, followed by local and regional governments and national governments, which indicates the prominent role assigned to both market and public actors in balancing the social and economic components of housing. Taken together, these discussions converged around a common message: housing should be treated as a long-term social and economic investment whose impacts encompass more than the dwelling itself.[154]

## WUF debates

The central question that emerged across Forum discussions was how housing's economic potential could be harnessed without undermining its social purpose. Rather than questioning either function, the debate centred on what should guide housing policy when social and economic objectives come into tension, and therefore, where the balance should lie between housing as




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an engine of economic development and housing as a social function that promotes inclusion and limits speculation and financialization.[155]

This tension was reflected in different understandings of the role housing should play in development. Some contributions focused on leveraging housing's economic power to support growth, job creation, industrialization, municipal revenues and wider economic development.[156] From this perspective, housing was viewed primarily as productive infrastructure capable of unlocking opportunities and driving prosperity.[157] As one participant argued: "Let me be very clear. The most effective housing policies are those that treat housing not as a social expense, but as an economic infrastructure."[158]

Others did not reject housing's economic contribution but argued that its social function should remain the primary objective. These participants emphasized housing's role in ensuring affordability, wellbeing, inclusion and human dignity.[159] In this vein, one participant affirmed: "Housing should be viewed as a social function primarily, which will enrich the economic growth as well."[160]

This debate also shaped views on how housing itself should be valued. While participants acknowledged housing's role as an economic asset, many expressed concern that housing is increasingly treated primarily as a commodity, investment vehicle or financial asset and warned against approaches that prioritize financial returns over social outcomes.[161] One

participant articulated this concern clearly: "At the heart of the roots of the housing crisis is the treatment of land as a financial asset."[162] This perspective lent itself to rights-based orientations to housing:

> **When housing is treated as a human right, not a commodity, people are protected from the whims of the market and those who profit from it."[163]**

These contrasting perspectives also implied different roles for markets and public institutions. While some participants emphasized enabling investment, housing markets and growth,[164] others stressed the responsibility of governments to safeguard housing's social function and protect against exclusion and displacement through a human rights-based approach.[165]

## WUF solutions

The solutions proposed largely sought to reconcile the tension between housing's social and economic functions. Participants repeatedly argued that "housing cannot be thought of only as a sectoral policy. It must be understood as a pivotal policy, a policy that conditions the effectiveness of other social and economic policies",[166] and therefore, it should be treated as part of an integrated system connecting livelihoods, mobility, services, health, education and economic opportunities, rather than as a standalone sector.[167] Several contributions highlighted that such integrated approaches are also critical for supporting older persons, maintaining independent living and reducing longer-term social and health costs.[168]

This solution pathway directly responds to the debate over housing's social and economic functions by arguing that both objectives can be advanced simultaneously when housing is treated as a cross-sectoral policy,[169] since, in one participant's words, the "most effective housing interventions to promote economic and productive inclusion are those that think of housing as part of a single system".[170]

One of the most prominent solutions focused on strengthening housing value chains to maximize economic benefits and ensure that housing investments generate employment and local economic opportunities beyond the construction of individual units.[171] As one participant affirmed:

> **[I]f you want resilient and sustainable housing, [w]e have to look at the full value chain, from construction, extraction, production, processing, distribution, sale, purchase, and transportation. (...) [A] value chain approach will help us to [make] housing policy more wholesome and more holistic."[172]**

Participants repeatedly emphasized small and medium-sized enterprises local suppliers, local manufacturing and domestic production as mechanisms for broadening the benefits of housing investment,[173] arguing that "change only happens if SMEs are included from the beginning".[174] Some contributions also highlighted women-led enterprises and job marketplaces.[175]

Participants also presented circular economy approaches as a pathway to increase affordability while strengthening housing value chains.[176] Reuse, recycling and local production were repeatedly discussed not only as environmental measures, but also as mechanisms for creating jobs and capacity, reducing costs and retaining value locally.[177]

Across the Forum, contributions stressed that implementation depends on cooperation between governments, communities, civil society, financial institutions and the private sector, and on governance mechanisms, including public participation, to scale and sustain housing solutions.[178]



# 5. A new deal for housing finance

## WUF conversations

Discussions of housing finance repeatedly highlighted a mismatch between contemporary housing realities and existing finance systems that assume formal employment, regular incomes and mortgage-based pathways to housing that large segments of the population are unable to access.[179] As a result, low-income households and those working in the informal economy often remain excluded from housing finance.[180] In one session, this exclusion was framed as a structural limitation of the housing finance systems themselves:

> **"The current finance systems are not delivering affordability and inclusion at scale. Too many households are remaining outside formal finance because of irregular incomes, lack of collateral, informality and rigid lending models. So, the problem is not only a shortage of money; it's also about how finance is structured, who it serves and what outcome it rewards."[181]**

Participants often described conventional finance as insufficiently adapted to the diverse ways housing is accessed and produced, including incremental and community-led approaches. Repeated contributions observed that housing finance systems, subsidies and policy frameworks continue to favour homeownership, while rental housing receives comparatively less support despite accommodating a large share of urban populations in many contexts.[182] One participant named those left out:

> **"By neglecting rental housing, we're neglecting a significant portion of the urban population, specifically low-income families, vulnerable groups, students, young families who are just starting new households, migrants, workers, refugees."[183]**

Across the Forum, participants acknowledged that "housing finance is not neutral";[184] women, informal workers, refugees and other vulnerable groups are particularly affected by shortages of affordable housing[185] as they often face additional barriers in accessing housing finance.[186] As one participant recognized:

> **"Globally, women are significantly having less asset ownership rates. Due to financial barriers, limited access to services, limited decision-making power, gender pay gap, insecure, lack of formal income, limited credit history, all contribute to restricting, women's ability to access and manage housing programs."[187]**

In conversations across the Forum, discussions of housing finance also turned to the role of public and private actors in addressing these gaps. The private sector was the stakeholder group most frequently referenced in relation to housing finance, followed by national governments and local and regional governments. This reflects the position of housing finance at the intersection of public policy, land governance, infrastructure provision, capital markets and private investment, which makes these sectors interdependent, requiring close collaboration among them.

## WUF debates

While there was broad agreement on the need for more inclusive housing finance systems, differences emerged over how this should be achieved. Debates centred on three interlinked issues: the respective roles of public and private actors, reflecting the debate over housing's social and economic power; whether housing finance should prioritize increasing supply or strengthening household purchasing power; and the extent to which it should move beyond ownership-centred models to support a wider range of tenure options.

The most prominent debate concerned the roles of the public and private sectors in financing adequate housing. Some speakers argued that markets and private capital are indispensable for mobilizing resources at the scale required and stressed that governments alone cannot address the housing gap.[188] Others emphasized the limits of market-led approaches, arguing that affordable housing cannot rely



Dialogue session
"A new deal for housing finance".
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exclusively on market forces and that governments must continue to play a central role in preserving the social function of housing.[189] One participant framed the challenge as follows:

> **"[P]ublic resources alone will not be sufficient to address the hous[ing crisis]. At the same time, private capital alone cannot solve the problem if disconnected from public purpose and social oblig[ation]."[190]**

Another argued that only "when public policy and private sector execution work together, housing finance becomes less risky, more scalable and more attractive for investors".[191]

Many participants framed the challenge as one of allocating responsibilities, resources and risks between public and private sectors. The discussion of risk allocation focused on how financing mechanisms can ensure housing remains affordable for targeted income groups while giving lenders, governments and the private sector acceptable risk-adjusted returns.[192] One participant proposed the following division of labor: "The public sector should finance public risk reduction, while private finance can support components with reliable repayment streams."[193]

A second debate centred on where finance should actively intervene to improve affordability. Some participants prioritized supply-side approaches that increase housing production through construction finance, land servicing, infrastructure investment and support to developers,[194] arguing for "first, catalysing affordable housing supply, including through construction finance, serviced land, public-private partnerships, and reforms that help unlock well-located housing at scale".[195] Most, however, argued that affordability cannot be achieved without strengthening households' purchasing power through subsidies, guarantees, mortgage support and other demand-side mechanisms, particularly for lower-income groups,[196] claiming it is essential to "improv[e] affordability, particularly for low-income households through demand-side supports".[197] Underlying this discussion was a broader question of whether affordability improves primarily by increasing the supply of housing, or by enabling households to access the housing that already exists.

A third debate concerned whether housing finance should remain structured primarily around supporting homeownership. Many participants continued to view homeownership as an important aspiration and policy objective, and as the dominant focus of existing housing finance systems.[198] Most voices at WUF13, however, argued that ownership-centred approaches do not adequately reflect the realities of large segments of the population and called for finance to support rental housing and other tenure arrangements.[199]

## WUF solutions

Responding to the debate over the roles of public and private actors, participants proposed a range of solutions to mobilize private capital while maintaining a strong public role in shaping housing outcomes. Those advocating for greater reliance on private investment[200] emphasized public-private partnerships,[201] incentives and risk-sharing measures.[202] One participant summarized this position:

> **"Governments do not always need to be direct builders. Often they need to become facilitators, secure the land, provide finance, support plans."[203]**

Others insisted that "public support must protect housing's social functions and avoid fuelling speculation",[204] and proposed that national governments regulate financialization[205] and adopt national housing funds and levies.[206] Despite these differences, participants largely agreed that scale "become[s] possible when public provi[sio]n, structural housing finance and private delivery work together"[207] and that "public resources should attract private investment, not replace it".[208]

In relation to debates about risk allocation, participants agreed that attracting private lenders and investors while expanding access for lower-income households requires risk-sharing mechanisms.[209] Blended finance emerged as the most frequently proposed solution,[210] alongside mortgage insurance and guarantees.[211] Blended finance was also seen as a means of mitigating the risks of lending to households whose irregular or seasonal incomes make them less suited to conventional financing models.[212]

Solutions also reflected different perspectives on where housing finance should intervene. Those prioritizing supply-side approaches to attract private investors proposed tax incentives,[213] infrastructure and land subsidies[214] and lending programmes for the construction of low-cost rental housing.[215] Those favouring demand-side interventions emphasized subsidies, mortgage support, guarantees and other tools aimed at strengthening households' ability to access housing finance.[216]

To reach those excluded by conventional finance, participants called for more inclusive forms of finance, arguing that "housing finance must reflect how low-income and informal households actually earn, save, build, rent and repay".[217] Proposals included mortgage solutions tailored to low-income and marginalized groups,[218] credit for vulnerable populations,[219] community and women-led savings groups,[220] microfinance and support for local financial institutions to provide smaller and more flexible incremental loans that better reflect how households build and improve their homes over time.[221]

The debate on tenure translated into different financing solutions. Some participants continued to support homeownership through housing funds,[222] cross-subsidies,[223] cash subsidies deductible from down payments,[224] subsidized loans,[225] housing credit guarantee schemes and incentives for first-time homebuyers.[226] Others promoted rental-oriented approaches, including tenant purchase schemes and rent-to-own programmes,[227] affirming that:

> **"we need to move beyond mortgage-only thinking. Mortgages matter, but they're not enough. Housing finance must include incremental housing finance, rental finance, community-led finance, guarantees, blended finance, land-based finance, and public housing banks".[228]**

Participants also called for greater support for municipal finance through land-based finance and property taxation,[229] arguing that "municipal structures can contribute in various ways to translating local housing needs into financeable and scalable solutions".[230] However, questions remained about whether local governments, particularly in the Global South, possess the financial and institutional capacity required to manage debt responsibly.[231]

Discussions at WUF13 repeatedly cautioned against treating housing finance as a standalone technical sector, emphasizing its links with planning, land policy, infrastructure and governance.[232] Across the solutions proposed, community participation and partnerships emerged as recurring enabling conditions for implementation,[233] given that "no single actor can address the magnitude of housing needs alone, governments, development finance institutions, local authorities, the private sector and international partners all have complementary roles to play".[234]



Children and youth Roundtable.
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# 6. Housing and the planning of cities

## WUF conversations

Discussions across WUF13 treated planning as a precondition for housing delivery rather than a separate technical layer,[235] since "finance alone cannot solve affordability if land is poorly managed"[236] and planning systems remain fragmented. Participants argued that "housing cannot be planned in isolation from water, green infrastructure, ecology",[237] nor from mobility, culture and identity. Success, in this framing, was measured less by the number of homes delivered than by whether those homes are embedded within the systems that support everyday life.[238] As one speaker put it:

> **"Housing delivery must be understood as a system, not a single construction item, not a simple matter of supply and demand, but as a chain of interconnected condition[s]: land, planning, permitting, infrastructure [and] finance."[239]**

This conversation positioned planning as operating across multiple scales – the house, neighbourhood, city and wider territory – emphasizing that urban challenges cannot always be resolved within administrative boundaries or through individual projects.[240]

Local and regional governments were by far the most frequently referenced stakeholders, followed by national governments and the private sector, reflecting planning's characterization as a governance function exercised primarily at the municipal level. Civil society, academia and youth featured far less, though their contributions tended to focus less on planning instruments themselves and more on who those instruments serve.

Geographically, Western Asia and Sub-Saharan Africa were the regions most frequently referenced in discussions of planning, followed by Latin America and the Caribbean, a spread closely tied to rapid urbanization pressures and, in several cases, to planning systems shaped by externally imported models. Voicing a recurring critique, one participant noted:

> **"For too long, urban planning followed one model, expert[s] design, government decides, and citizens receive. Top-down, closed, very efficient on paper, but disconnected from lived reality."[241]**

Another traced the emergence of slum conditions to planning: "Slums exist because of the failure of urban planning. Because we do not plan as the way people want to live."[242]

Several contributions traced these problems to colonial-era planning which was "based on global models (...) [and] built on imported concepts",[243] producing planning traditions that are simultaneously top-down and poorly fitted to local conditions. The proposed corrective that emerged from discussions was a shift towards bottom-up planning shaped around collaboration and lived reality.[244] This extended beyond consultation towards giving communities a more active role in shaping planning decisions and drawing on their knowledge of local needs, assets and priorities.

Participants highlighted that planning systems and tools do not always keep pace with how cities are developing, reinforcing the need for planning approaches that can respond to changing local conditions.[245] As one speaker put it:

> **"We're dealing with these rapid[ly] urbanizing areas. You've got to get ahead of it, because they're going to be setting out the streets and the infrastructure and once that's done, if it's not done well with the proper spacing, you can't put the toothpaste back in that tube."[246]**

Planning was also consistently framed as determining outcomes well beyond the housing sector itself, shaping social cohesion, displacement, service delivery and land management, reinforcing the sense that decisions taken "before construction starts, before architecture is detailed"[247] carry consequences that later prove

costly to reverse.[248] Planning ahead, one participant argued, makes a different kind of city possible: "Through ... densification and design and transit-oriented development ... we can achieve a fundamentally different quality of life and a form of economic inclusion."[249]

This emphasis was closely linked to a call for planning to become proactive rather than reactive.[250] Several contributions argued that cities too often respond to development parcel by parcel, or only after displacement, infrastructure deficits or environmental risks have emerged. Instead, discussions called for planning to anticipate future housing needs, secure land and coordinate infrastructure before development takes place.[251] Participants also cautioned against designing cities as though all residents experience urban spaces in the same way, noting that gender equality in urban development cannot be achieved through supposedly "neutral" planning approaches that often mask existing inequalities. One session addressed this issue directly: "Gender equality in urban development requires intentional design and planning of cities that cater to the needs of all genders. It's about acknowledging that women's experiences and perspectives are invaluable in shaping urban environments." [252]

## WUF debates

While there was broad support at WUF13 for more integrated and people-centred urban planning, contributions differed on what it means to put people at the centre of planning. For some, social inclusion meant changing how planning decisions are made:[253] moving towards "planning with the stakeholders, as opposed to what is currently there, [which is] planning for the stakeholders".[254]

Others approached inclusion through the outcomes that planning should produce, with emphasis on ensuring that housing, infrastructure, public space and services respond to the needs of different groups, including those who are often poorly served by existing urban development.[255] One participant gave the example of generational differences:

> **"I think younger generations see cities very differently from previous generations (...) They pay attention to walkability, public spaces, greenery, mental comfort and social interaction. They want cities that are not only efficient, but also comfortable and meaningful."[256]**

Participants that focused on inclusive planning processes emphasized on co-production with people and acknowledgement of lived experiences, while those that focused more on inclusive outcomes tended to view people as beneficiaries. The difference is between inclusion through agency in decision-making and inclusion through equitable outcomes, two aspects that shaped discussions of planning. Participants emphasized how planning processes can start inclusively, but may shift towards implementation:

> **"One of the things that we notice is that even when initiatives are started, and they include youth, they're not always centred around the youth in particular, so they are a part of the initial conversations, but the youth are not engaged throughout the entire, decision-making process or the implementation of these initiatives."[257]**

Participants highlighted that those at the frontline of the housing crisis, such as women and people with disabilities are often left out of decision-making processes:

> **"Right now, some of the barriers that we face are that we are treated as beneficiaries at the end of the process (...) If we want multi-level action to actually work, you have to bring us in at the start. with direct funding, real data sharing and a seat in the decision-making room." [258]**

A related tension concerned how far planning approaches can be standardized across places. Some speakers pointed to common planning frameworks, standards and tools,[259] while others highlighted the need to adapt planning to local institutional, spatial and social conditions.[260] This difference was particularly visible where national standards and planning frameworks interact with locally applied planning codes and practices. Rather than suggesting that one approach should replace the other, the discussion raised the question about what can be standardized and what needs to remain locally determined.

Discussions on the role of planning regulation in enabling housing delivery produced a clear disagreement, in which the same planning instruments were understood in fundamentally different ways. One current framed zoning and regulatory requirements as barriers that can restrict housing supply, delay development and contribute to affordability pressures.[261] From this perspective, planning systems need to become more flexible and municipalities more proactive

in issuing permits and making land available for development. Another current offered almost the opposite diagnosis: that the problem is not necessarily too much planning, but planning too late or without sufficient attention to the wider consequences of development.[262] From this perspective, accelerating housing delivery without addressing water, soil, public space, connectivity and environmental systems simply transfers costs into the future. A speaker cautioned that "the most costly mistakes (...) are made at very early stages",[263] when these issues are not addressed before land is divided and development proceeds.

This produced a tension around the meaning of "speed". For those focused on housing delivery, regulation can represent a bottleneck that needs to be removed or streamlined.[264] For those focused on long-term urban outcomes, the absence of adequate planning can itself become a source of delay and cost later.[265] The debate therefore extended beyond whether cities should regulate development to what planning is intended to protect and enable, and to how planning can enable development without displacing its costs into the future.

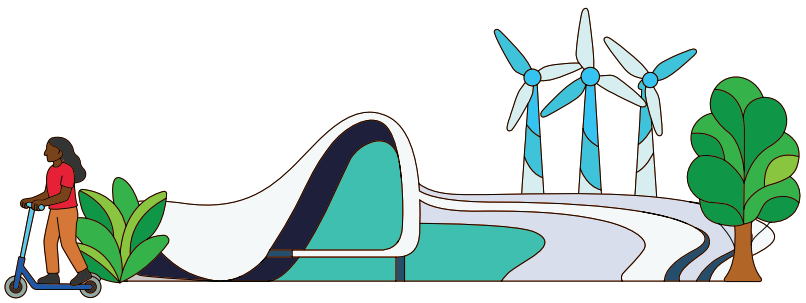
## WUF solutions

The different views on inclusion and people-centred planning translated into a set of solutions, which gave communities greater influence over urban development by bringing together residents alongside government, business, civil society, youth, women and persons with disabilities to shape longer-term priorities.[266] Some participants proposed putting communities closer to implementation through community-led housing and land-pooling models, in which residents help organize land and development rather than only being consulted on plans.[267]

On the question of standardized and locally responsive planning, participants called for adaptable planning tools rather than one-size-fits-all models.[268] Common frameworks and spatial tools could provide a basis for action, while local data, knowledge and planning codes could adapt interventions to particular physical, institutional and social contexts.

In response to the debate over regulation and housing delivery, solutions focused both on removing unnecessary barriers and on strengthening planning where it prevents future costs. On the delivery side, examples included ending exclusionary zoning to allow for units as of right, pre-approved building designs to avoid repeated rezoning, and faster permitting and e-permitting.[269] On the planning side, approaches included strategic municipal land-use planning ahead of growth, aligning land-use planning with infrastructure provision, and using land pooling, development rights and land-value capture to unlock land and generate resources for infrastructure and public amenities.[270] Participants also advocated for water retention requirements, soil management, blue-green infrastructure, public space and connectivity in the early stages of planning, rather than retrofitting projects after development has occurred.[271]

Together, these approaches suggested that the practical challenge is to develop planning systems that are participatory where decisions affect communities, adaptable to local contexts and sufficiently proactive to enable development without locking in future vulnerabilities. One participant summed up the discussion: "Our takeaway is clear. We must move from quantity to impact, and from siloed planning to total integration."[272]



# 7. The housing data landscape

## WUF conversations

Data emerged as one of the most prevalent themes across WUF13 discussions. Participants viewed data as an important public infrastructure serving as an evidence base for housing policy and action.[273] They saw it as a foundation for informed decision-making, whether in the context of designing housing subsidies,[274] preparing relocation in response to flooding[275] or implementing housing recovery efforts.[276] What this requires was laid out in one session:

> **"What you need is continuity, comparable data, year after year, that lets governments see what's emerging, who's being left behind and whether policies are actually working (...) Government[s] change and priorities shift, but when the data keeps coming, policy can stay grounded, built not on the assumptions of one administration, but on evidence that accumulates across them."[277]**

Viewing housing data as public infrastructure also highlights the importance of the institutions that generate and use it. Local and regional governments and national governments were the stakeholder groups most frequently mentioned in conversations about housing data, followed by academia and research. This suggests participants saw governments as key producers and users of housing data for public policy and service delivery, alongside researchers' role in generating and interpreting data. Together, these actors form an important part of the housing data ecosystem on which evidence-based housing policy and action depend.

Participants also highlighted the gap between data and action. Limited institutional and technical capacity can constrain the translation of data into policy, implementation and governance systems,[278] with the risk that efforts remain at the level of diagnosis and monitoring.[279] Discussions therefore pointed to the need for stronger data-to-action capacities and accountability mechanisms, as well as better data.[280]

Housing data was also recognized as political,[281] and contributions emphasized that data is not a neutral representation of housing realities: choices about what is measured, how indicators are defined and how findings are interpreted can shape policy priorities and resource allocation. Participants noted that different interpretations of data can support competing positions,[282] increase the visibility of particular issues or groups[283] or justify decisions already taken.[284] Data, as one participant suggested, is "the place where the politics of recognition of informal settlement begins".[285]

Digital technology featured prominently in discussions on housing data, as it can enable faster, more granular and spatially detailed data collection, analysis and monitoring. Participants also raised questions around data privacy, data governance, stewardship and accountability, stressing the need to ensure that expanding digital data systems do not create new forms of exclusion or undermine individual and community rights.[286]

## WUF debates

One debate that emerged from the Forum's discussions was whether there are persistent housing data gaps,[287] or an abundance of housing data[288] that remains fragmented, inconsistent and difficult to use.[289] Contributions attributed this difficulty to differences in methodologies, definitions, geographic scales and data quality, which can complicate efforts to compare or combine data sets, or translate them into actionable insights.[290] This debate also raised the question of whether the pursuit of better or more complete data can itself become a barrier to action. As one participant argued:

> **"No data point will be perfect. Data is always an imperfect picture of reality (...) So we need to use the best we have. We need to communicate with experts to make sense of the scale and the direction of the problems. But don't get stuck because we don't have good enough data. We will never have."[291]**

A related debate concerned the level at which housing data should be collected and used. Some participants emphasized the importance of disaggregated and locally specific data and community-informed evidence to capture different housing contexts and the needs of diverse population groups.[292] This was raised in particular with regard to gender-disaggregated data. As one participant shared:

> **"[D]isaggregation of the data is really important, otherwise you don't really understand the reality of the field. (...) [S]o we [used] geolocated gender scorecards, (...) so the women from those neighbourhoods were the ones deploying that."** [293]

Others argued that there is already a profusion of small-scale, localized data, and that the greater challenge is how to integrate, aggregate, and translate this data into evidence that can inform policy and action at scale.[294]

Some speakers contended that in cases where the "data is just in-situ data, localized [with] very, very limited coverage (...) traditional methodologies [need] to be replaced with the new modern technologies", employing satellites, machine learning, artificial intelligence and geographic information systems to close data gaps.[295] Another participant presented a different view:

> **"Evidence-based urban policy does not always require complex or expensive data systems. At the outset, it can start with local inventory, a simple map, a community concern, a viable urban problem. What matters is the willingness to act on the evidence."**[296]

Together, these debates pointed to a broader challenge: not simply generating more data, but improving its interoperability, comparability and usability for decision-making.

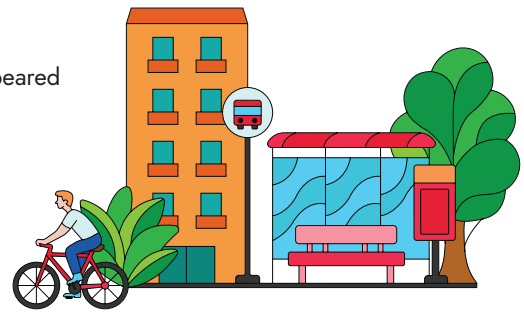
## WUF solutions

The data solutions discussed at WUF13 reflected these debates. Participants presented diagnostic and data-collection tools, such as surveys, mapping and profiling tools, to address data gaps and improve understanding of housing conditions,[297] but also emphasized tools and approaches that translate data into implementation and action on the ground.[298]

These approaches were reflected in the regional distribution of discussions on data. Western Asia, Latin America and the Caribbean, and Sub-Saharan Africa were the most mentioned regions in relation to data. Western Asia's prominence was largely event-driven, given that WUF13 was hosted in Azerbaijan. References to Latin America and the Caribbean appeared frequently in conversations about data tools, platforms and initiatives for housing interventions.[299] In contrast, mentions of Sub-Saharan Africa were more closely associated with discussions of housing indicators, particularly data on housing stock deficits.[300]

In relation to the debate on data scale, many contributions highlighted participatory approaches, community-led mapping and enumeration on housing,[301] particularly for informal settlements,[302] but also for climate action[303] and crisis contexts,[304] alongside calls to integrate community-generated data into government systems.[305] Other contributions emphasized large-scale data initiatives and cross-sectoral data systems to enable structural action and coordination for housing.[306]

Many of the data approaches presented across WUF13 sessions leveraged digital and technology tools, such as artificial intelligence, geospatial and Earth observation tools, and sensor data systems.[307] Participants saw these tools as serving both large-scale data systems and community-led approaches, supporting community-led data initiatives[308] and complementing participatory data collection.[309]



# 8. Localizing housing action

## WUF conversations

The twelfth session of the World Urban Forum (WUF12), whose theme was "It all starts at home: Local actions for sustainable cities and communities", placed localization firmly at the centre of the global urban agenda. WUF13 built on this foundation, but the conversation evolved. Rather than being an overarching rationale for action, localization was understood as a mechanism through which other urban priorities can be delivered, shaping who makes decisions, who has the capacity and resources to act, and how planning, financing and land administration respond to local needs. Discussions built on the idea that sustainable urban development starts locally, considering what it takes to make local action effective in practice.[310]

WUF13 contributions broadly reinforced a well-established understanding of localization as bringing decision-making, resources and implementation closer to the places and people affected by urban challenges.[311] Participants emphasized that localization involved translating global commitments into local realities, strengthening local capacities and enabling implementation on the ground.[312] In the context of housing, they called for solutions that were locally adapted, people-centred and responsive to local needs, recognizing that "housing is a global agenda for local action".[313] In place of approaches designed and delivered uniformly across contexts,[314] discussions emphasized participatory planning and representation, which were also repeatedly associated with effective localization outcomes.[315]

Localization was often invoked as the mechanism through which accessible design, culturally appropriate delivery and functioning land governance are effectively implemented on the ground, with one participant affirming that:

> **"Community-led initiatives often deliver some of the most affordable, culturally appropriate and adaptable housing solutions".[316]**

Local and regional governments were the stakeholder group most frequently referenced in discussions of localization, with participants framing their role as first responders, enablers and regulators.[317] Grassroots and civil society organizations also featured prominently, particularly in discussions of participatory and community-led approaches, which indicated the importance of local knowledge and of involving communities in shaping solutions rather than treating them simply as beneficiaries.[318] Participants noted that the transfer of functions to local authorities and community groups was not always matched by finance, capacity or meaningful decision-making power. This positioned fiscal and institutional decentralization as an important enabling condition for localization.

Localization was one of the more geographically diverse themes at WUF13: Sub-Saharan Africa was mentioned most frequently, followed closely by Latin America and the Caribbean, and Western Asia, with Southern Europe also prominent. This reflected different localization contexts, including decentralization processes in Sub-Saharan Africa,[319] the longstanding municipalist tradition in Latin America[320] and the institutional role of Italy and Spain in localizing the Sustainable Development Goals.[321]

## WUF debates

WUF13 largely reinforced localization as a principle of locally grounded implementation, participation, resources and decision-making.[322] However, the discussions also revealed that these principles could encompass different actors and institutional arrangements. Local governments, local communities, nongovernmental organizations and customary authorities appeared interchangeably within the language of localization, despite representing fairly different forms of representation, authority and support.[323] Although rarely voiced explicitly, these discussions pointed to an unresolved question concerning which local actors localization is intended to empower, and how it should operate where different forms of local authority coexist. This ambiguity left open questions about who should have decision-making power, who should control resources and whose

knowledge and priorities should shape housing and urban development.

Local governments were frequently presented as the institutional entry point, as the statutory authorities responsible for planning, land use, infrastructure and services.[324] One speaker explained: "It's [a] local government that has to deal with the land use. There's a local government that has to deal with approvals. There's a local government that has to deal with the actual infrastructure work that is happening on the ground."[325] Yet community and grassroots perspectives emphasized a different source of legitimacy: lived experience, local knowledge and the right to shape decisions affecting communities. In the words of another participant:

> **"Localized interventions succeed only when they are shaped by the lived realities of our people."[326]**

The tension concerning the appropriate level of response was particularly clear in calls for participation that went beyond consultation or beneficiary status. One speaker described local planning as "not just about telling people what to do, but doing together with them".[327] Another put it more bluntly: "Don't plan for our communities without us."[328]

The meaning of "local" became more complex where formal and customary systems of authority overlapped. In Zambia, for example, participants noted that local government structures could coexist with traditional chiefs.[329] In other contexts, speakers highlighted that land on the peripheries of cities could fall under customary authorities,[330] and public space was shaped not only through formal planning but also through "community codes" and largely unwritten rules.[331] These examples showed that "local" was not synonymous with local government. In practice, authority over land, space and urban development could be shared across statutory, customary and community institutions. This complicated the idea of localization as a straightforward transfer of power from the national to the




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municipal level, and raised questions about which forms of local authority should be recognized and how they should interact.

In discussions of local governments, differences also emerged over the relationship between decentralization and financing and the independence of local governments relative to the national state. Some contributions called for greater fiscal autonomy and own-source revenue, enabling cities to raise and retain more of their own resources.[332] The scale of this gap was emphasized in one session: "Less than one per cent of the total flows of climate finance actually lands within cities on the basis of priorities determined by cities themselves."[333]

Other contributions called for better-designed intergovernmental transfers and performance-based grants, retaining national governments as important funders and guardians while improving how resources reached municipalities through national systems.[334] Direct access was presented as a complicated solution, particularly given the different capacities of cities. As one speaker observed: "While we have some larger cities that really want that direct access to capital (...) the vast majority of small cities won't be able to do that."[335] For smaller municipalities in particular, national systems, intergovernmental transfers and other intermediary mechanisms could therefore remain important for securing financing. The question here was not whether more resources should reach the local level, but how they should get there, how much autonomy local governments should have and which institutions should control and mediate those resources.

Across discussions at WUF13, the apparent consensus around localization concealed different understandings of where local authority should reside. Participants consistently called for decisions, resources and implementation to be brought closer to the people and places affected, while differing over which actors should exercise this authority. The debate therefore suggested that localization was less a single approach than a framework within which different models of authority, resources and capacities were being advanced across different forms of "the local".

## WUF solutions

The different understandings of "local" translated into different solutions for localization in practice. Where local government was positioned as the primary vehicle for localization, proposed solutions focused on strengthening its authority, capacity and financial autonomy.[336] This included completing decentralization reforms by ensuring that responsibilities were accompanied by resources, increasing own-source revenue and improving access to climate and development finance.[337] Alongside calls for more direct access to capital, participants also proposed stronger intergovernmental transfers and performance-based grants, particularly for smaller cities with limited capacity to access international finance directly.[338] The emphasis was therefore not only on transferring functions to local government, but on ensuring that finance, competencies and decision-making power followed those functions.

Where communities and grassroots organizations were positioned more centrally, solutions focused on community agency and co-production more than on decentralizing government functions.[339] Contributions pointed towards community-led housing and planning, community mapping and enumeration, savings groups, cooperatives and community land trusts, alongside participatory approaches that enabled residents to shape decisions affecting their neighbourhoods.[340] These solutions sought to give communities a more direct role in defining needs, priorities and solutions, beyond merely improving the delivery of housing.

The discussions also pointed to the importance of working through, rather than around, existing local institutions. Participants cautioned against international actors creating parallel delivery systems, and emphasized support for and integration with local government and existing systems.[341] Capacity-building and peer learning were highlighted as ways to empower localities, since, in one participant's words, it is often "not about reinventing the wheel, but just contextualizing experiences that proved to work in other contexts".[342]

The variety of solutions reflected the broader question at WUF13 around which forms of "local" should be supported. Despite their different entry points, the solutions shared an emphasis on shifting capacity, resources and influence closer to the places where housing challenges were experienced.

Joint closing of the Assemblies.
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The thirteenth session of the
**World Urban Forum**

PART C.

# Conclusion: WUF13's contributions to the housing agenda

The World Urban Forum is a unique platform for generating knowledge, exchanging ideas and shaping solutions to address urban challenges and implement the New Urban Agenda. *WUF13 Perspectives* builds on the approach first pioneered for WUF12, leveraging artificial intelligence tools to make visible the insights shared across 467 recorded events. It provides an analytical overview of participants' perspectives on WUF13's central theme of housing, showing what people agreed on and how their perspectives diverged across a range of themes.



A key insight from the analysis is that alongside the thematics identified ahead of WUF13 – informal settlements, crisis recovery and reconstruction, the climate-housing nexus, the social and economic power of housing, and housing finance – this publication shows that three further emergent themes were widely discussed at the Forum: urban planning, localization and data.

This publication has discussed these themes in turn, looking at where participants converged, where they diverged and how these differences shaped the solutions they proposed. This analysis illustrates three recurring questions that cut across the themes. Broadly speaking, these questions arise from tensions concerning actors, time and trade-offs. Each speaks to the concrete challenges of implementation.

The first cross-cutting question concerns who decides on housing and who needs to act.[343] One participant explained what is at stake:

> **"Spatial planning is an activity that ... distributes opportunities, risks, resources, visibility and belonging across space ... It is absolutely not neutral ... [b]ecause it shapes who belongs, who decides, who is protected and who is made invisible in our cities."[344]**

Conventionally, this debate revolved around the role of the state versus that of the market. Many participants described how active government involvement in the mid-twentieth century transitioned to market-led approaches from the 1980s onwards.[345]

While several participants called for a return of governments on the issue of housing, and government representatives themselves shared what they were doing in this regard,[346] the conversations at WUF13 moved beyond the state-market binary. Community-led housing initiatives were widely shared as an alternative approach across developed[347] and developing[348] contexts alike. The role of such an approach is no longer speculative: participants presented a large number of practical, implemented examples during the Forum.[349] WUF13 also saw a broader debate on the role of government, in particular on the role of local governments relative to central governments.[350] This question was central to WUF12, whose theme was localization, and it resurfaced here as a key consideration. Table 1 shows how the question of who acts played out across the main themes at WUF13.

The second cross-cutting question concerns time. Participants expressed a widely shared sense of urgency for action but debated the sequence in which housing issues need to be addressed. Some participants made the case for longer time horizons, arguing for "a shift from a short-term perspective to a long-term perspective, because it's on the longterm that we really see the affordability advantages of sustainable buildings".[351]

Participants discussed whether vulnerable populations and those without housing should receive priority[352] or whether priority should be given to broader systemic changes that will trickle down and help those most in need. Participants emphasized the stakes of this debate in the context of climate change. As one participant put it:

> **"Prioritizing speed and low construction costs without considering sustainability risks creating long-term environmental degradation and climate vulnerability."[353]**

Another participant pointed to the human dimension: "Nowadays we're(...) prioritizing the needs for the [local] families, but of course, we know that we need to work in a shelter situation for the migration that is coming."[354] WUF13 thus raised the question of how short-term relief and action can be balanced with long-term solutions. Table 1 shows how the question of temporal prioritization played out across themes.

Discussions at WUF13 demonstrated a perspective of housing as a system, viewing it no longer as individual units, but part of a broader package. One participant articulated this view:

> **"A home without reliable energy, safe water, sanitation, transport or digital connectivity does not meet the standard of adequate housing."[355]**

Participants differed, however, on which parts of that system need to be in place first. Some argued for public transport to be built in advance of new housing developments.[356] Others focused on governance and regulatory frameworks as preconditions for meaningful progress. Beneath these differences, contributions reflected a shared ambition to meet the housing challenge and a common aim of creating housing that "is adequate, affordable, climate resilient, well-located, connected to services, and capable of supporting real communities".[357]

| *WUF13 Perspectives* themes | Actors: Who acts and who decides? | Time: What comes first? | Trade-offs: What are the costs and benefits? |
|---|---|---|---|
| Transforming informal settlements and slums | Community-led action by informal settlement residents versus governments | Preventive measures versus curative action | Incremental, context-specific in-situ upgrading versus large-scale redevelopment |
| Housing at the centre of crisis recovery and reconstruction | Multilateral institutions versus local governments | Short-term relief versus long-term recovery | Pressure on host communities versus integrating displaced people |
| The climate-housing nexus | Community-led action versus city-wide change | Immediate housing adaptation versus long-term resilience | Sustainability versus affordability |
| The social and economic power of housing | Governments providing land and incentives versus private sector development | Housing as an upfront economic cost versus a long-term investment in health, education and productivity | Social versus economic function |
| A new deal for housing finance | Public sector and development banks versus private capital | Short-term subsidies and immediate reforms versus long-tenor, patient financing | Demand versus supply subsidies; affordability versus long-term financial sustainability |
| Housing and the planning of cities | Planning with people versus planning for people | Planning for growth versus reacting afterwards | Regulation as a restriction to increased housing supply versus regulation as a necessity to ensure affordability |
| The housing data landscape | Centrally collected data versus community-collected data | Incomplete, best available data versus systematized, technology-driven data | Standardized frameworks versus locally adapted tools |
| Localizing housing action | Local governments versus local communities | Long-term, policy-backed local action versus short project cycles | Top-down versus bottom-up; one-size-fits-all versus local conditions |

Table 1: Cross-cutting considerations by theme

The third cross-cutting consideration concerns trade-offs that emerged in the discussions. Participants shared how different approaches to solutions carry different costs and benefits that need be weighed against each other. A recurring trade-off was between affordability and other aspects of adequate housing, including sustainability, accessibility, and the role regulation plays in keeping housing affordable. A common trade-off concerned the location of housing. As one participant put it:

> **"As a result [of unaffordability], many people get (...) pushed towards the outskirts and peripheries of our cities, not because they prefer these locations, but because these are often the only places that they can afford. However, this comes with a major cost, or trade-offs. Moving farther away means more costly transportation, simply to secure a home within their financial capacity. So this challenge becomes even more severe for vulnerable populations like refugees, migrants, and low-income families."** [358]

Other trade-offs involved scale: top-down compared to bottom-up approaches, incremental against large-scale approaches, and standardized versus context-specific solutions. Some participants also viewed the question around time as a key trade-off. As one participant shared: "Using technology requires a bit of a trade-off on whether you're going to stick to the frontier, or you do what works in that moment."[359] But not all tensions are necessarily trade-offs, with one participant stating that "if we looked at it from a wide lens, will not find any sort of contradiction between, or tensions or trade-offs between quality of life and the resilience in housing".[360]

Beyond these cross-cutting considerations, the discussions also connected across themes. While the eight themes have been discussed sequentially in this publication, figure 3 shows the relative prominence of themes in conversations at WUF13 and the strengths of the links between them. The three emergent themes of planning, data and localization are the most closely connected, acting as critical enablers of housing action. As one participant underscored: "The challenge is not only collecting data, the challenge is connecting data, planning and implementation together."[361] Within and between themes, objectives appeared as trade-offs as well as synergies. The debate

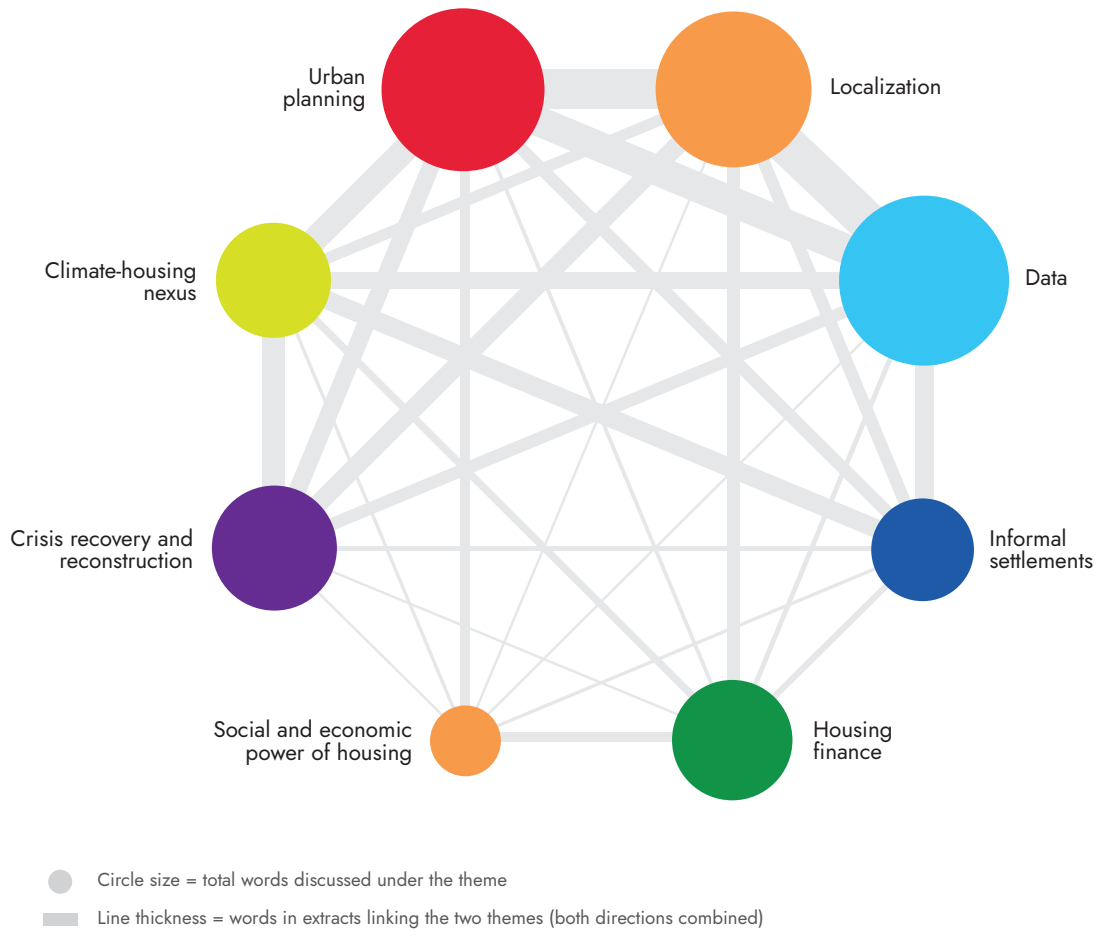
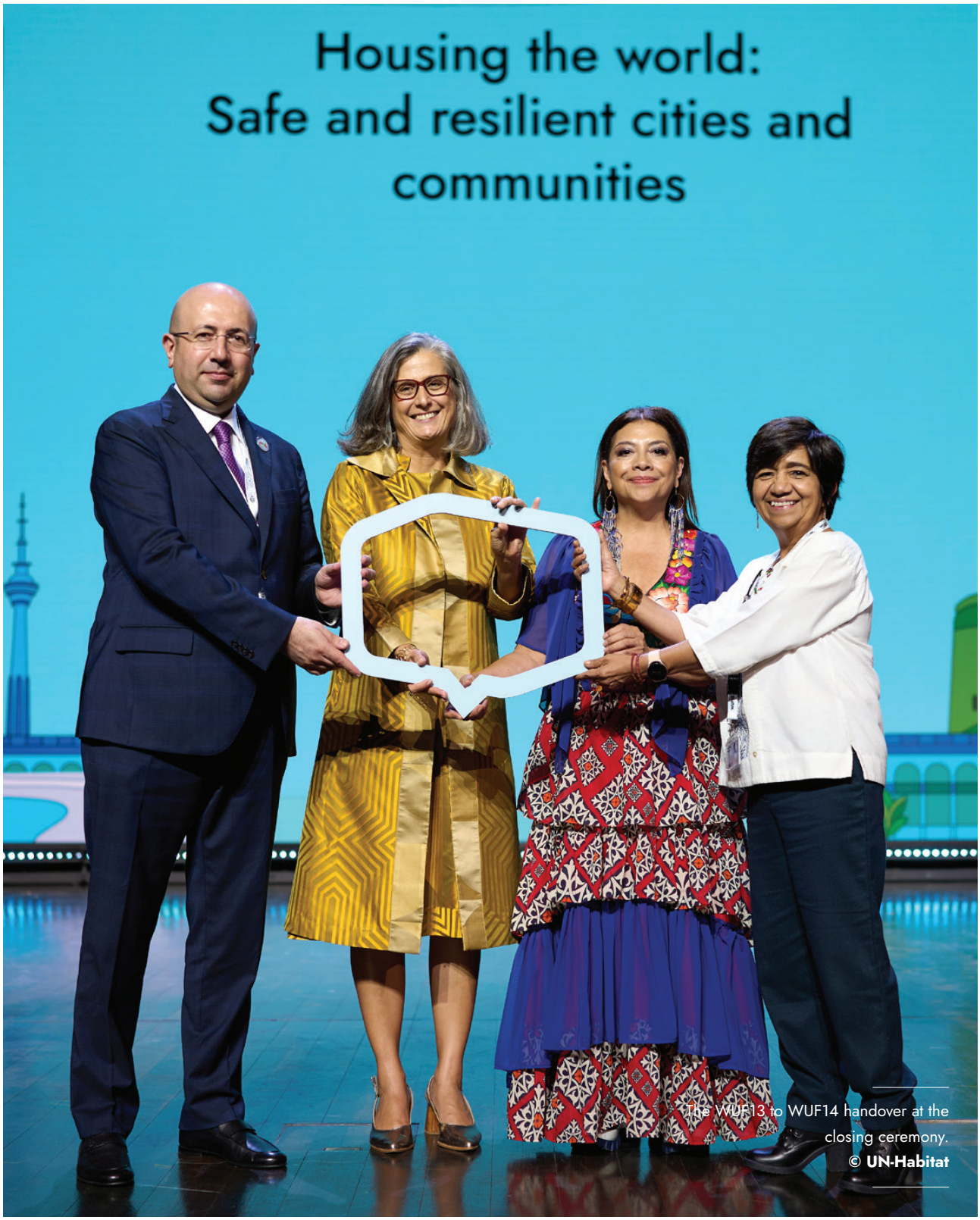



Figure 3: Prevalence and interconnection of WUF13 themes

on the climate-housing nexus brought out the tension between housing sustainability and affordability. The climate-housing nexus was also closely connected to informal settlements as the places where housing is most vulnerable. The debate on the social versus economic roles of housing was not limited to that Dialogue theme, but also structured perspectives across other themes, such as the financing debates over the role of public and private actors. The incremental transformation of informal settlements was closely connected to a people-centred approach discussed as part of debates on planning. Beyond planning and data, localization was closely connected to crisis recovery and reconstruction, evidencing the greater role of local governments that was broadly advocated at WUF. This echoed debates that were central at WUF12, where localization was positioned as a way to achieve cultural adequacy of housing.

WUF13 did not resolve all these considerations and interconnections, but the Forum's focus on housing brought them to the forefront. Participants viewed the housing crisis as global, echoing the report of the Secretary-General on the implementation of the New Urban Agenda,[362] a view supported by the data in the latest progress review of Sustainable Development Goal 11.[363] The Forum also revealed unresolved tensions and debates on how to move forward in addressing the housing crisis. The emphatic nature of the *Baku Call to Action* and continuing public pressure on governments to address the housing crisis reveal a gap between what is known about how to make housing adequate and the action taken on the ground. The *World Cities Report 2026*,[364] which was launched at WUF13, also highlights some of these tensions, and outlines policy areas for accelerating implementation of the Forum's main themes. One of the strengths of the World Urban Forum is its ability to bring together different viewpoints. While participants may share similar concerns and objectives, they often emphasize different dimensions based on their experience and context. This diversity highlights that there is no single solution to the global housing crisis. Instead, progress depends on the articulation and integration of multiple approaches.




The WUF13 to WUF14 handover at the closing ceremony.
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The thirteenth session of the
**World Urban Forum**

# ANNEX I:

# Methodology

## 1. Purpose and scope

*WUF13 Perspectives* employs a combined methodological approach that uses artificial intelligence (AI) to complement the qualitative review and manual content analysis of transcripts from the thirteenth session of the World Urban Forum (WUF13). WUF13 had a total of 564 events, out of which 467 were recorded. The AI-supported analysis had two components. Open topic discovery with BERTopic was used to look for recurring subjects raised in the event transcripts, which helped to identify prominent themes beyond those set prior to the Forum. This exploratory approach was combined with targeted theme extraction using a large language model to systematically retrieve passages based on definitions developed by policy experts and classify them into aggregate categories. Analysts interpreted both sets of outputs alongside the underlying discussion content to develop the publication's perspectives, debates and implications.

The approach builds on the methodology developed for *WUF12 Perspectives* and uses the same analytical software package as UN-Habitat's *SDG 11 Global Report 2026* report. The findings describe the content and emphasis of the discussions included in the analysis. They do not measure the relative importance of urban challenges, establish agreement among participants, or independently verify the policies, experiences and solutions described by speakers.

## 2. Analytical approach

The analysis had three components: preparation of the transcripts (section 2.1), open topic discovery (section 2.2) and targeted theme extraction and classification (section 2.3).

### 2.1. Preparation of transcripts

The transcript data from WUF13 sessions was prepared for analysis through a four-step process.

**Transcription**: Sessions were transcribed using Zoom's automated speech-to-text transcription service. The transcripts were then parsed into structured, timestamped speaker segments and linked to recording and session information.

**Segment grouping:** Short speaker segments were combined into translation units using their sequence, timestamps and speaker information. This grouping reduced the loss of meaning that might arise from sentences that were split across the segments and facilitated translation. Translation units respected speaker boundaries where possible and had a target length of 600 characters, with a minimum of 120 and a maximum of 1,200. Each unit combined at most 12 segments, with no more than 6 seconds between successive segments.

**Translation:** The language of each translation unit was detected using Lingua.[365] Units identified as non-English were translated into English using Azure AI Translator. Although the large language model used for targeted analytics is multilingual, all text was translated into English to reduce cross-language variability, support consistent application of the English-language prompts and definitions, and provide a common working language for the publication. A common language was also needed for open topic discovery, as the embedding model (see section 2.2) was trained primarily on English text.

**Chunking:** Translated units were joined into longer "chunked" passages to give the models more context for the analysis. Open topic discovery used shorter chunks with a target length of approximately 160 words and no overlap, supporting more granular topic discovery. Targeted analytics used longer chunks with a target length of approximately 600 words and a two-sentence overlap to retain context across chunk boundaries. Source identifiers and text locations were retained so that results could be traced back to the transcripts. Chunk lengths were set through a qualitative review of test outputs from anonymized WUF12 transcripts.

## 2.2. Open topic discovery

Open topic discovery grouped chunked passages with similar meanings into clusters and described each cluster by its most characteristic words. Analysts reviewed these clusters alongside their passages to identify the emergent themes of urban planning, localization and data, which were then added to the targeted extraction. The BERTopic Python package, which combines semantic embeddings, clustering and a class-based variant of term frequency-inverse document frequency (c-TF-IDF) was applied in three steps for open topic discovery.

**Embedding:** Each transcript chunk was converted into a numerical vector – an embedding –that encoded the semantic meaning, using the pretrained "sentence-transformers /all-mpnet-base-v2" model.

**Clustering:** Chunks with similar meaning lie close together in the embedding space and were grouped on that basis. Uniform Manifold Approximation and Projection (UMAP) first reduced the embeddings to five dimensions, and HDBSCAN then grouped the reduced embeddings into clusters. The number of topics was determined by the clustering rather than fixed in advance, and chunks not assigned to a cluster were recorded as outliers. The configuration supports five levels of granularity, from overview to fine, by varying the UMAP neighbourhood size and HDBSCAN density parameters. Following qualitative review of the results across these levels, the "balanced" configuration was selected, which uses 30 neighbours, a minimum cluster size of 30 and a minimum samples parameter of 10.

**Topic representation:** Each cluster was then described by a set of characteristic terms. c-TF-IDF identified the single words and two-word phrases that most distinctively characterized each cluster relative to the others, using BM25 weighting and frequent-word reduction.[366] A KeyBERT-inspired representation and maximal marginal relevance were then applied to refine the relevance and diversity of these terms.[367] The terms supported analysts' interpretation of each cluster alongside its associated passages.

While the open analytics did not explicitly identify urban planning, data and localization as discovered topics, these were identified as additional informative label themes to extract (Section 2.3) through interaction with the open analytics data set. Their inclusion therefore combined exploratory topic discovery, qualitative interpretation and systematic extraction against explicit definitions.

## 2.3. Targeted theme extraction and classification

Targeted analytics provided the principal basis for systematic review of the discussions against the thematic framework. It ran in four sequential steps:

**Theme extraction:** Each extraction chunk was analysed against three families of theme definitions: adequate housing, WUF thematic areas and components of the New Urban Agenda. The housing family comprised the seven dimensions of adequate housing together with sustainability as an additional analytical category; the WUF family comprised eleven thematic categories; and the New Urban Agenda family comprised eight components. Each family was submitted as a separate request. Each response contained zero or more labelled items, each supported by one or more passages from the chunk.

**Evidence grounding and consolidation:** Each returned passage was matched to its source chunk and its character offsets were recorded, with matching status and failures retained for manual inspection and repair. Duplicate, contained and overlapping extracts for the same theme within a recording were then consolidated to avoid repeated counting.

**Extracted passage classification:** The extracted passages were classified across four tasks: stakeholder references; geographical subregion references; challenges and solutions; and alignment with additional WUF themes. Each task had its own label definitions and could assign multiple labels or none. Classification used only the extracted passage, with its source theme supplied as context for some tasks, and did not draw on the surrounding transcript.

Where a passage was classified under the same theme for which it had been extracted, that label was removed to avoid reporting a theme's association with itself.

**Human review and re-extraction:** The extracts were then qualitatively reviewed to assess their relevance to the intended themes. Where a definition needed clarification or revision, a new definition was developed and extraction was repeated for the affected theme. This iterative review refined the thematic scope and the evidence available for interpretation. It did not constitute a formal evaluation of model performance (see section 3).

Steps (i) and (iii) used OpenAI's GPT-5 through Azure OpenAI in Microsoft Foundry, with a standardized prompt combining the relevant label definitions with the text, and a structured output schema. In both, the model was instructed to assign a label only where the text directly and substantively aligned with a definition, to support each label with passages copied verbatim from the text, and to return nothing where no definition applied.

## 3. Limitations

**Transcription quality:** The pipeline depends on audio quality and on Zoom's automated speech-to-text processing. Transcription errors, such as misrecognized terms or names, can carry through to translation, extraction and classification.

**Translation effects:** Non-English text was translated into English before analysis. Translation may alter terminology, phrasing or cultural nuance, which can affect how passages are matched to definitions and grouped into topics.

**Unquantified model error:** Extraction and classification error has not been measured. Counts of extracts indicate the emphasis of the discussions but should not be treated as precise measures.

**Run-to-run variation:** Responses from hosted language models can vary across repeated runs of the same request, even with fixed settings, so a rerun may not reproduce identical extracts or labels.

**Classification context**: Classification was applied only to extracted passages. It may miss associations that depend on information elsewhere in the discussion, such as a stakeholder or location introduced earlier and referred to implicitly in a later passage, so some associations may be understated.

**Topic-model sensitivity:** Topic clusters depend on corpus composition, chunking and modelling parameters. They should be read as an exploratory account of the analysed discussions, supported by qualitative reading.

Future iterations could strengthen the method by evaluating extraction and classification performance on a representative, independently annotated sample of transcript passages, including analysis of differences across themes, languages and geographical references.

## Endnotes

1 See UN-Habitat (2025) *WUF12 Perspectives: Voices on localization for sustainable urban development*. https://unhabitat.org/wuf12-perspectives-voices-on-localization-for-sustainable-urban-development.

2 A/RES/56/206.

3 Networking Events – What are we doing with the New Urban Agenda based on the right to the city and adequate housing to address climate emergency?

4 See World Urban Forum (2026) *Baku Call to Action*. https://unhabitat.org/sites/default/files/2026/05/wuf13_baku_call_to_action.pdf.

5 See UN-Habitat (2026) *WUF13 Background Paper*. https://wuf.unhabitat.org/sites/default/files/pdf/wuf13-background-paper.pdf.

6 SDGs in Action – Housing for all ages: Planning intergenerational cities through inclusive housing systems.

7 WUF Academy – Innovative building technologies (IBT): Examples and demonstrations.

8 The full methodological approach can be found in annex I.

9 Official opening press conference; Dialogue – The global housing crisis: What is the plan?; Voices from Cities – The social and economic power of housing: How municipalities worldwide drive transformation through partnerships; Mayors for Digital Cooperation – Inaugural Assembly; Voices from Cities – Urban symmetry: Mainstreaming sustainable urbanization through trilateral South-South cooperation; SDGs in Action – Housing for all ages: Planning intergenerational cities through inclusive housing systems.

10 Dialogue – The global housing crisis: What is the plan?

11 Voices from Cities – Housing solutions in islands and high-pressure territories: From constraint to opportunity; Networking Events – Youths as changemakers: Inclusive and fair urban transition in advancing housing solutions.

12 Networking Events – When housing brings cities together: Local cooperation in practice; Networking Events – From global agendas to local action: Leveraging multilevel urban forum for resilient housing systems.

13 For data on levels of participation by different stakeholders at the World Urban Forum, refer to the *WUF13 Report*.

14 Dialogue – The global housing crisis: What is the plan?; Leaders' Statements at WUF13; Closing ceremony; World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy.

15 Leaders' Statements at WUF13.

16 Networking Events – Integrating housing and climate agendas: Perspectives from Brazil and the Global South; One UN – Bankable municipalities, liveable cities.

17 Committee on Economic, Social and Cultural Rights, General Comment No. 4 (1991): The right to adequate housing (art. 11 (1) of the Covenant).

18 UN-Habitat (2024) Development of a framework for measuring and reporting on the adequacy of housing across diverse national and local contexts (HSP/OEWG-H.2024/INF/3).

19 Networking Events – Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience.

20 Practices Hub – Innovative housing finance: Finding new models.

21 Networking Events – Blended finance mechanisms, mis-aligned incentives and risk allocation in housing for the economically weaker section; WUF Academy – Urban finance masterclass at WUF: Drafting high-quality and bankable housing proposals for project promoters.

22 WUF Academy – Practical toolkits for housing policy innovation with a focus on land, finance and inclusive policy; Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Networking Events – Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures.

23 Business and Innovation Hub – Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa.

24 Voices from Cities – Housing for freedom: Territorial pact for the 21st century: Towards a UN resolution on the metropolitan right to housing.

25 Networking Events – Land and Conflict in the Arab Region: Report launch; Networking Events – Housing rights in reconstruction contexts: Bridging humanitarian response and recovery; One UN – Resilient Arab cities: Good practices and opportunities for the future; SDGs in Action – Housing for recovery and resilience: Municipal social housing as Sustainable Development Goals in action.

26 Rights of Indigenous Peoples Roundtable.

27 Voices from Cities – From rubble to resilience: Housing as the backbone of urban recovery in protracted crises; Other events – The Middle East crisis and its global housing and urban impacts.

28 Women's Caucus; Joint closing of the Assemblies; Rights of Indigenous Peoples Roundtable; Gender equality and women's empowerment Roundtable.

29 Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; SDGs in Action – Circular economy approaches for construction and demolition waste to catalyse affordable housing in low-income countries; Open-ended Intergovernmental Expert Working Group on Adequate Housing for All – Intersessional meeting on housing sustainability and resilience.

30 Voices from Cities – Build the first sustainable city model of the world: Model City; Women's Assembly – Co-creating gender-transformative strategies for adequate housing for all women and girls, Opening session.

31 One UN – Beyond shelter: Adequate, safe, resilient housing for gender equality and women's empowerment in different housing contexts.

32 UN-Habitat (2026) *World Cities Report 2026: the Global Housing Crisis;* UN-Habitat (2024) Development of a framework for measuring and reporting on the adequacy of housing across diverse national and local contexts (HSP/OEWG-H.2024/INF/3).

33 Networking Events – What are we doing with the New Urban Agenda based on the right to the city and adequate housing to address climate emergency?; Networking Events – Building a global network for climate-resilient housing.

34 WUF Academy – Urban capacity lab: CIFAL Global Network - Advancing city action through capacity development.

35 Dialogue – The global housing crisis: What is the plan?; Dialogue – Transforming informal settlements and slums; UN-Habitat Arena – World Cities Report 2026; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum.

36 Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; Press conference – World Cities Report 2026: The global housing crisis - Pathways to action; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

37 Dialogue – Transforming informal settlements and slums.

38 Dialogue – Transforming informal settlements and slums; Networking Events – Rethinking the future of housing: Favelas as a sustainable model.

39 Dialogue – Transforming informal settlements and slums.

40 Women's Assembly – Co-creating gender-transformative strategies for adequate housing for all women and girls, Opening session; Dialogue – Transforming informal settlements and slums; Women's Caucus; Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy; Networking Events – Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Networking Events – Urban heat resilience and well-being: Tackling the effects of extreme heat in resource-constrained dry cities; Networking Events – Mainstreaming innovative financing mechanism for sustainable and affordable housing: Lessons from Indian experience; Rights of Indigenous Peoples Roundtable; Gender equality and women's empowerment Roundtable; Rights of older persons Roundtable; Voices from Cities – Adequate, sustainable and resilient informal settlements and urban peripheries against environmental racism; One UN – Beyond shelter: Adequate, safe, resilient housing for gender equality and women's empowerment in different housing contexts; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Practices Hub – Housing multipliers: Solutions powering economies and communities; SDGs in Action – Housing as care infrastructure: Reframing planning, housing and everyday care; WUF Academy – Embedding safety, inclusion and dignity in sanitation systems at city-wide level for all; Urban Library – Launch of the book Routledge Handbook on Labour in Construction and Human Settlements: The Built Environment at Work.

41 Networking Events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance.

42 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Ministerial Meeting on the New Urban Agenda – Housing for urban prosperity and opportunities for all; Networking Events – Energy justice and a just urban transition for/in informal settlements; One UN – Remove the risk, not the people: Slum transformation as key to housing justice and climate resilience; UN-Habitat Arena – World Cities Report 2026.

43 Dialogue – Transforming informal settlements and slums; UN-Habitat Arena – World Cities Report 2026; Practices Hub – Upgrading from within: Incremental solutions for informal settlements; Practices Hub – Communities at the centre: Participatory slum transformation; Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; One UN – Remove the risk, not the people: Slum transformation as key to housing justice and climate resilience.

44 Practices Hub – Communities at the centre: Participatory slum transformation.

45 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Networking Events – Protecting homes, building resilience: Nature and urban services in informal neighbourhoods; Networking Events – Rethinking the future of housing: Favelas as a sustainable model; Open-ended Intergovernmental Expert Working Group on Adequate Housing for All – Intersessional meeting on housing sustainability and resilience; Parliamentarians Roundtable.

46 Networking Events – Protecting homes, building resilience: Nature and urban services in informal neighbourhoods; Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond.

47 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Networking Events – Addressing internal displacement in devastated cities: Should housing and service provision take centre stage?; Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; Networking Events – Rebuilding homes, rebuilding futures: Women and girls leading urban recovery and peacebuilding.

48 Networking Events – Prioritising forced evictions on the agenda: Getting serious about prevention and remedy

49 Dialogue – Transforming informal settlements and slums; Networking Events – Building power from below: SDI 30-year anniversary commemorative event; Grassroots and civil society organizations Assembly; Ministerial Meeting on the New Urban Agenda, Opening segment; Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy.

50 Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; Networking Events – Sustainable legal frameworks for adequate housing; Dialogue – Transforming informal settlements and slums; UN-Habitat Arena – World Cities Report 2026; Other events

– The Middle East crisis and its global housing and urban impacts; Practices Hub – Housing at the frontline: Pathways for climate action; Practices Hub – Upgrading from within: Incremental solutions for informal settlements; Grassroots and civil society organizations Roundtable; SDGs in Action – Resilient housing in informal settlements: Scalable solutions for the climate-poverty nexus; Urban Library – From delivery to knowledge: Affordable housing as a system for equitable and climate-resilient cities.

51 One UN – Remove the risk, not the people: Slum transformation as key to housing justice and climate resilience; Grassroots and civil society organizations Assembly; Dialogue – Transforming informal settlements and slums; Urban Library – Launch of Catalogue of Best Practices in Housing for Somalia; WUF Academy Campus – Dialogue 2 schoolyard; Networking Events – Cities making housing affordable; Networking Events – Social urbanism and human security: City actions for safer, inclusive and resilient communities; One UN – The missing target: Housing security in the indicators of the Global Goal on Adaptation; Open-ended Intergovernmental Expert Working Group on Adequate Housing for All – Intersessional meeting on housing sustainability and resilience; Networking Events – Metropolitan governance for affordable housing and inclusive territorial development.

52 Voices from Cities – From policy to practice: Addis Ababa's journey in human-centred urban transformation; Grassroots and civil society organizations Assembly; Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy; Networking Events – Scaling resilience: Self-built housing as a pathway to safer, climate-ready cities; Networking Events – The Centre for the Just City: Global partnership to centre spatial justice in urban development; Practices Hub – Unlocking housing finance: Approaches across government levels

53 Academia and Research Roundtable.

54 Grassroots and civil society organizations Assembly.

55 Dialogue – Transforming informal settlements and slums; Dialogue – The global housing crisis: What is the plan?; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; Networking Events – Buildings for the future: Advancing the climate-housing nexus through digital innovation; Parliamentarians Roundtable; WUF Academy – From eradication to integration: Bridging the policy-reality gap in slum upgrading through community-led programme; UN-Habitat Arena – Practising housing at the centre of crisis response; Practices Hub – From practice to policy: Lessons from housing on the ground; Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies.

56 WUF Academy – Practical toolkits for housing policy innovation with a focus on land, finance and inclusive policy; Grassroots and civil society organizations Assembly; WUF Academy – Practical framework for regularization of informal settlement: Policy, legal, institutional and technological innovation; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda; Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy; WUF Academy – From eradication to integration: Bridging the policy-reality gap in slum upgrading through community-led programme.

57 Dialogue – The global housing crisis: What is the plan?

58 Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy; Networking Events – Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Rights of Indigenous Peoples Roundtable; Gender equality and women's empowerment Roundtable; Women's Caucus.

59 Dialogue – Transforming informal settlements and slums.

60 Dialogue – Transforming informal settlements and slums; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Networking Events – Building power from below: SDI 30-year anniversary commemorative event; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda; WUF Academy – Practical toolkits for housing policy innovation with a focus on land, finance and inclusive policy; Grassroots and civil society organizations Assembly; One UN – Leveraging human security for integrated urban solutions and housing: Lessons from joint UN action; One UN – Remove the risk, not the people: Slum transformation as key to housing justice and climate resilience.

61 Women's Caucus; Networking Events – Social urbanism as public policy: Global South experiences in informal settlements in Colombia, Brazil, Mexico and Paraguay; Other events – The Middle East crisis and its global housing and urban impacts; Voices from Cities – Using evidence to build caring cities: Scaling Care Blocks across Africa and Latin America; WUF Academy – From local wisdom to climate action: Community-driven pathways to resilient housing and greener communities.

62 Dialogue – Transforming informal settlements and slums; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum.

63 Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events – Rethinking the future of housing: Favelas as a sustainable model; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Practices Hub – Upgrading from within: Incremental solutions for informal settlements.

64 Grassroots and civil society organizations Roundtable; Dialogue – A new deal for housing finance; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum.

65 Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events – Mainstreaming innovative financing mechanism for sustainable and affordable housing: Lessons from Indian experience; WUF Academy – Practical framework

for regularization of informal settlement: Policy, legal, institutional and technological innovation.

66 Networking Events – The Centre for the Just City: Global partnership to centre spatial justice in urban development.

67 Grassroots and civil society organizations Assembly; UN-Habitat Arena – UN 2026 Water Conference: Urban housing roadmap; Voices from Cities – Leveraging emerging technology, data and AI for equitable public planning; Voices from Cities – From policy to practice: Addis Ababa's journey in human-centred urban transformation; WUF Academy Campus – Dialogue 3 schoolyard.

68 Grassroots and civil society organizations Assembly.

69 Dialogue – Transforming informal settlements and slums for housing the world.

70 Dialogue – The global housing crisis: What is the plan?; Dialogue – Transforming informal settlements and slums; Practices Hub – From practice to policy: Lessons from housing on the ground; Networking Events – Public property management as a land-based strategy for urban development; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – Land governance pathways to adequate housing, informal settlement transformation and crisis recovery in the Middle East.

71 Dialogue – The global housing crisis: What is the plan?; Networking Events – Housing the world from the bottom up: Collective housing in action; Networking Events – Building power from below: SDI 30-year anniversary commemorative event; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda; Practices Hub – Communities at the centre: Participatory slum transformation; Networking Events – Bankable BRT planning: Partner matchmaking to bridge the delivery gap (Ramallah–Al-Bireh, Palestine).

72 Dialogue – Transforming informal settlements and slums; One UN – Remove the risk, not the people: Slum transformation as key to housing justice and climate resilience; Networking Events – Energy justice and a just urban transition for/in informal settlements; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda; Practices Hub – Upgrading from within: Incremental solutions for informal settlements.

73 UN-Habitat Arena – Practising housing at the centre of crisis response; WUF Academy – From eradication to integration: Bridging the policy-reality gap in slum upgrading through community-led programme; Practices Hub – From practice to policy: Lessons from housing on the ground; Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies.

74 Dialogue – Transforming informal settlements and slums; Dialogue – The global housing crisis: What is the plan?; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda; Networking Events – Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy; UN-Habitat Arena – Community-led housing in Europe: Tools for cities beyond markets; WUF Academy – Practical framework for regularization of informal settlement: Policy, legal, institutional and technological innovation; WUF Academy – Practical toolkits for housing policy innovation with a focus on land, finance and inclusive policy.

75 Networking Events – Bridging the climate-housing data gap: Connecting city needs with Earth observation solutions; One UN – Artificial intelligence for cities: Urban planning and building smart, resilient communities; WUF Academy Campus – Dialogue 2 schoolyard.

76 Networking Events – Building power from below: SDI 30-year anniversary commemorative event; Grassroots and civil society organizations Assembly, Closing session; Dialogue – The global housing crisis: What is the plan?; Other events – Philanthropy and civil society; One UN – Remove the risk, not the people: Slum transformation as key to housing justice and climate resilience.

77 Dialogue – A new deal for housing finance; Dialogue – Transforming informal settlements and slums; Dialogue – The global housing crisis: What is the plan?; Other events – Financing the implementation of the New Urban Agenda; Business and Innovation Hub – Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa; Eastern European and Central Asia Caucus; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – Bankable BRT planning: Partner matchmaking to bridge the delivery gap (Ramallah–Al-Bireh, Palestine); Networking Events – Beyond the hype: Where private finance works for cities – and where it doesn't; Networking Events – Blended finance mechanisms, mis-aligned incentives and risk allocation in housing for the economically weaker section; Networking Events – Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; Networking Events – Financing cities for all: Towards sustainable and inclusive housing finance strategies; Voices from Cities – Climate and disaster-resilient housing: Bridging the gap between policy and communities; Voices from Cities – Unlocking finance for urban settlement resilience to water and heat climate hazards: Cases from Togo, Indonesia, Jordan; WUF Academy – Urban finance masterclass at WUF: Drafting high-quality and bankable housing proposals for project promoters.

78 Networking Events – Place-based humanitarian response: Launching the new Shelter, Land and Site Coordination cluster; Leaders' Statements at WUF13; Networking Events – Housing rights in reconstruction contexts: Bridging humanitarian response and recovery; Voices from Cities – From rubble to resilience: Housing as the backbone of urban recovery in protracted crises; Practices Hub – Resilient housing recovery: Practical solutions for climate disasters.

79 Networking Events – Place-based humanitarian response: Launching the new Shelter, Land and Site Coordination cluster; Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; Networking Events – Automating area-based planning for safe and resilient cities: The IOM LOCALISE – Google partnership; Networking Events – Addressing internal displacement in devastated cities: Should housing and service provision take centre stage?

80 Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; Practices Hub – Housing at the frontline: Pathways for climate action; SDGs in Action – Housing for recovery and resilience: Municipal social housing as Sustainable Development Goals in action; WUF Academy – Designing development programmes in conflict zones.

81 Networking Events – Urban practices in crisis response and post-disaster reconstruction.

82 Voices from Cities – From rubble to resilience: Housing as the backbone of urban recovery in protracted crises.

83 Dialogue – The social and economic power of housing.

84 Official closing press conference; Parliamentarians Roundtable.

85 Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; Networking Events – Beyond shelter: Data-driven housing for better quality life.

86 Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; Practices Hub – Housing at the frontline: Pathways for climate action; SDGs in Action – Housing for recovery and resilience: Municipal social housing as Sustainable Development Goals in action; WUF Academy – Designing development programmes in conflict zones.

87 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; SDGs in Action – SeCure model: Sustainable and empowering cultural revitalization of post-conflict cities; Voices from Cities – Peace-positive climate action through urban solutions in fragile and conflict-affected settings.

88 WUF Academy – Innovative building technologies (IBT): Examples and demonstrations; SDGs in Action – The transformational role of housing in humanitarian crises and disaster recovery; UN-Habitat Arena – Managing displacement across the humanitarian: Development nexus and area-based approach.

89 Networking Events – Addressing internal displacement in devastated cities: Should housing and service provision take centre stage?

90 Networking Events – Buildings for the future: Advancing the climate-housing nexus through digital innovation; Special Session – Cities at the heart of connectivity: Urban reconstruction and regional cooperation; SDGs in Action – The transformational role of housing in humanitarian crises and disaster recovery; UN-Habitat Arena – Practising housing at the centre of crisis response; Ministerial Meeting on the New Urban Agenda; Networking Events – Housing-public space nexus: Fostering inclusive urban communities.

91 Networking Events – Housing rights in reconstruction contexts: Bridging humanitarian response and recovery.

92 UN-Habitat Arena – Practising housing at the centre of crisis response.

93 One UN – Housing resilience as an urban systems challenge; SDGs in Action – Housing for recovery and resilience: Municipal social housing as Sustainable Development Goals in action; Practices Hub – Resilient housing recovery: Practical solutions for climate disasters; WUF Academy – Designing development programmes in conflict zones; SDGs in Action – The transformational role of housing in humanitarian crises and disaster recovery.

94 Dialogue – The social and economic power of housing.

95 Networking Events – Recovery readiness for housing and infrastructure: Building resilient urban futures; Networking Events – Land and Conflict in the Arab Region: Report launch.

96 Networking Events – Beyond shelter: Data-driven housing for better quality life; Business and Innovation Hub – Delivering smart and sustainable urban projects in Azerbaijan; Grassroots and civil society organizations Roundtable.

97 Practices Hub – Resilient housing recovery: Practical solutions for climate disasters.

98 Business and Innovation Hub – From vision to delivery: Integrated urban development and engineering solutions in action.

99 Networking Events – Housing-public space nexus: Fostering inclusive urban communities.

100 Networking Events – Recovery readiness for housing and infrastructure: Building resilient urban futures.

101 Grassroots and civil society organizations Assembly: Closing session; Business and Innovation Hub – Delivering smart and sustainable urban projects in Azerbaijan; Networking Events – From reporting to implementation NUA midterm review in the Arab States: regional priorities and next step; SDGs in Action – SeCure model: Sustainable and empowering cultural revitalization of post-conflict cities; One UN – Integrated approaches for advancing durable solutions and the reintegration of returnees in Afghanistan.

102 Managing displacement across the humanitarian–development nexus and area-based approach.

103 Networking Events – Urban practices in crisis response and post-disaster reconstruction; SDGs in Action – The transformational role of housing in humanitarian crises and disaster recovery; Practices Hub – Resilient housing recovery: Practical solutions for climate disasters.

104 Networking Events – Automating area-based planning for safe and resilient cities: The IOM LOCALISE – Google partnership; Practices Hub – Resilient housing recovery: Practical solutions for climate disasters.

105 UN-Habitat Arena – Practising housing at the centre of crisis response.

106 UN-Habitat Arena – Managing displacement across the humanitarian–development nexus and area-based approach; UN-Habitat Arena – Practising housing at the centre of crisis response.

107 Networking Events – Advancing urban recovery in conflict-damaged and displacement-impacted cities in Palestine and Syria; WUF Academy – Regional urban lab: Innovative urban tools from Egypt and Syria for city-wide sustainable urban development finance; Networking Events – Automating area-based planning for safe and resilient cities: The IOM LOCALISE – Google partnership.

108 WUF Academy — Designing development programmes in conflict zones; SDGs in Action — The transformational role of housing in humanitarian crises and disaster recovery.

109 Networking Events — From risk to resilience: Placing housing at the forefront of climate-sensitive planning.

110 SDGs in Action — Housing for recovery and resilience: Municipal social housing as Sustainable Development Goals in action; Networking Events — Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; UN-Habitat Arena — Practising housing at the centre of crisis response; Special Session — Cities at the heart of connectivity: Urban reconstruction and regional cooperation.

111 Business Roundtable; Voices from Cities — Housing for freedom: Territorial pact for the 21st century - Towards a UN resolution on the metropolitan right to housing.

112 Networking Events — Adequate and affordable housing takes shape: Redefining the global housing continuum; One UN Roundtable.

113 Networking Events — Local materials to house the world through eco-friendly, low-carbon construction; One UN — Decarbonizing housing and buildings at the city-industry-climate nexus; One UN Roundtable; Ministerial Meeting on the New Urban Agenda.

114 Networking Events — Climate finance goes urban: Financing the transition to resilient cities; Ministerial Meeting on the New Urban Agenda; Voices from Cities — Housing as a driver of socioeconomic transformation in the Global South: Lessons from Mi Casa en Bogotá.

115 Ministerial Meeting on the New Urban Agenda.

116 Ministerial Meeting on the New Urban Agenda - Closing segment.

117 Business and Innovation Hub — Delivering smart and sustainable urban projects in Azerbaijan; Business and Innovation Hub — Green technology in urban development: Accelerating the transition to sustainable and resilient cities; Business and Innovation Hub — Housing across the lifecycle: The Canadian experience; Business and Innovation Hub — Urban development and technologies: Smart cities and intellectual property; Ministerial Meeting on the New Urban Agenda; Networking Events — Affordable housing and climate change: 10 years after the Paris Agreement.

118 Ministerial Meeting on the New Urban Agenda.

119 Business and Innovation Hub — Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa; Eastern European and Central Asia Caucus; Dialogue — The social and economic power of housing; Ministerial Meeting on the New Urban Agenda; Networking Events — Coastal communities connect: Paths to urban resilience and equity; Networking Events — From global commitments to local action: Cities delivering affordable and climate-resilient housing.

120 Networking Events — Climate finance goes urban: Financing the transition to resilient cities; Women's Caucus; Networking Events — Building a global network for climate-resilient housing; Networking Events — Protecting homes, building resilience: Nature and urban services in informal neighbourhoods; Voices from Cities — Multilevel cooperation in tackling the housing crisis: Examples from cities and national governments around the world.

121 Networking Events — Responding to crises: Prioritizing climate equity and justice for informal settlements.

122 Voices from Cities — Housing for freedom: Territorial pact for the 21st century - Towards a UN resolution on the metropolitan right to housing.

123 Urban Library — Beyond crisis: Urban responses to displacement in drought-stressed cities through housing and WASH infrastructure; UN-Habitat Arena — Nature-based solutions for resilient Arab cities: From local action to urban transformation; Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

124 SDGs in Action — Green affordable housing at speed and scale: Delivering decarbonized, resilient and locally sourced homes.

125 Networking Events — Responding to crises: Prioritizing climate equity and justice for informal settlements.

126 Networking Events — From vision to reality: City leadership for inclusive and resilient housing in Asia.

127 Urban Library — Building nature-positive cities: Housing, resilience and sustainable urban futures; One UN — Building low-carbon housing: From national policy to local action; Business and Innovation Hub — Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa.

128 Dialogue — The global housing crisis: What is the plan?

129 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

130 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

131 UN-Habitat Arena — Nature-based solutions for resilient Arab cities: From local action to urban transformation; Other events — From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Networking Events — Climate adaptation in the housing sector: Achieving flood adaptation through multi-stakeholder collaboration; SDGs in Action — Beyond homeownership: Social rental models as a response to housing the unhoused.

132 Networking Events — Climate adaptation in the housing sector: Achieving flood adaptation through multi-stakeholder collaboration; Networking Events — Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Networking Events — Living with rivers: Water-sensitive planning for flood-prone settlements along the Nairobi Rivers; Networking Events — Responding to crises: Prioritizing climate equity and justice for informal settlements; Rights of Indigenous Peoples Roundtable; Special Session — Inclusive urban resilience, blue economy and sustainable tourism in Small Island Developing States.

133 Networking Events — Climate finance goes urban: Financing the transition to resilient cities.

134 Dialogue – The global housing crisis: What is the plan?

135 SDGs in Action – Enhancing municipal capacities in Africa: Launch of the Affordable Housing Toolkit for Municipal Authorities.

136 Practices Hub – Innovative housing finance: Finding new models; Practices Hub – Leaving no one behind: Inclusive housing in action; Networking Events – Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; Networking Events – Buildings for the future: Advancing the climate-housing nexus through digital innovation; Networking Events – Affordable housing and climate change: 10 years after the Paris Agreement.

137 Assemblies – Joint closing of the assemblies; Business and Innovation Hub – Building data as an accelerator for energy transition, housing quality and green finance; Business and Innovation Hub – Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa; Business and Innovation Hub – Delivering smart and sustainable urban projects in Azerbaijan; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience; Business and Innovation Hub – Urban development and technologies: Smart cities and intellectual property; Networking Events – Securing resilient urban futures: Transforming housing systems to tackle the triple planetary crisis; Networking Events – Sustainable development of mountain settlement; WUF Academy – Digital housing tools for sustainable city transformation training for local government leaders.

138 Networking Events – Blended finance mechanisms, mis-aligned incentives and risk allocation in housing for the economically weaker section; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience.

139 Networking Events – Climate adaptation in the housing sector: Achieving flood adaptation through multi-stakeholder collaboration; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance.

140 Networking Events – Local materials to house the world through eco-friendly, low-carbon construction; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Open-ended Intergovernmental Expert Working Group on Adequate Housing for All – Intersessional meeting on housing sustainability and resilience; SDGs in Action – From goals to homes: UIA SDG tools and award cases for safe, resilient housing action; WUF Academy – Regenerative housing: A co-creative toolkit linking construction, climate and materials.

141 Rights of Indigenous Peoples Roundtable.

142 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Networking Events – Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures; Networking Events – Building a Global South housing data network: Evidence, partnerships and action; Voices from Cities – Youth leadership for safe and resilient cities; SDGs in Action – The transformational role of housing in humanitarian crises and disaster recovery; WUF Academy – The living city of the dead: Placemaking approach for revitalizing housing and public spaces in historic and informal areas; UN-Habitat Arena – World Cities Report 2026.

143 Ministerial Meeting on the New Urban Agenda, National ministerial statements; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Networking Events – Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures; Networking Events – Building a Global South housing data network: Evidence, partnerships and action; Voices from Cities – Youth leadership for safe and resilient cities; Networking Events – Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Networking Events – Housing as social infrastructure: Placemaking, livelihoods and local economies; Special Session – Africa Affordable Housing Compact: Deal room investor session; Networking Events – Housing in an interconnected world: Women leading inclusive and resilient urban futures; UN-Habitat Arena – World Cities Report 2026; Children and youth Roundtable; Voices from Cities – Housing solutions in islands and high-pressure territories: From constraint to opportunity; Voices from Cities – Housing as a driver of socioeconomic transformation in the Global South: Lessons from Mi Casa en Bogotá.

144 Voices from Cities – Is the housing of tomorrow in line with the SDGs of today: How localization strategies help to bring us back on track.

145 Dialogue – The global housing crisis: What is the plan?; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Ministerial Meeting on the New Urban Agenda – Housing for urban prosperity and opportunities for all; Networking Events – Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – Housing in an interconnected world: Women leading inclusive and resilient urban futures.

146 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

147 One UN – Beyond shelter: Adequate, safe, resilient housing for gender equality and women's empowerment in different housing contexts; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Ministerial Meeting on the New Urban Agenda – Housing for urban prosperity and opportunities for all; Urban Library – From delivery to knowledge: Affordable housing as a system for equitable and climate-resilient cities; Networking Events – Housing the world from the bottom up: Collective housing in action; Networking Events – Housing in an interconnected world: Women leading inclusive and resilient urban futures; Networking Events – No good housing without good transportation: Approaching the connection between urban mobility and the housing crisis; Practices Hub – From practice to policy: Lessons from housing on the ground; Special Session – Africa Affordable Housing Compact: Deal room investor session; Press conference – Daily press briefing.

148 Networking Events – Delivering housing at scale: Connecting policy, innovation and finance for safe and resilient cities; Ministerial Meeting on the New Urban

Agenda — Housing for social inclusion and ending poverty; Networking Events — Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Ministerial Meeting on the New Urban Agenda, National ministerial statements.

149 Ministerial Meeting on the New Urban Agenda, National ministerial statements; Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty; One UN — Regenerating historic settlements for adequate housing: Traditional techniques, value chains, resilient homes; Practices Hub — Unlocking housing finance: Approaches across government levels; Special Session — Housing at the centre of global coalitions; Voices from Cities — Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South; Networking Events — Building a Global South housing data network: Evidence, partnerships and action; Networking Events — From reporting to implementation: NUA midterm review in the Arab States - Regional priorities and next step; Ministerial Meeting on the New Urban Agenda; WUF Academy — From eradication to integration: Bridging the policy-reality gap in slum upgrading through community-led programme; Networking Events — Financing cities for all: Towards sustainable and inclusive housing finance strategies; Networking Events — Prioritizing forced evictions on the agenda: Getting serious about prevention and remedy.

150 Ministerial Meeting on the New Urban Agenda — National Ministerial Statements.

151 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; Networking Events — Delivering housing at scale: Connecting policy, innovation and finance for safe and resilient cities; Networking Events — Financing cities for all: Towards sustainable and inclusive housing finance strategies; SDGs in Action — Circular economy approaches for construction and demolition waste to catalyse affordable housing in low-income countries; Special Session — Housing at the centre of global coalitions; Voices from Cities — Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South; Voices from Cities — Is the housing of tomorrow in line with the SDGs of today? How localization strategies help to bring us back on track.

152 Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty; Networking Events — The Cities Countdown to 2030 in action: Housing as a driver of global agenda delivery; Networking Events — Delivering housing at scale: Connecting policy, innovation and finance for safe and resilient cities; Networking Events — Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; SDGs in Action — Turning data into better cities: Jordan's integrated approach to housing, services; Other events — MINURVI session.

153 Ministerial Meeting on the New Urban Agenda — National Ministerial Statements.

154 Dialogue — The global housing crisis: What is the plan?; Networking Events — Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures; One UN — Priorities of the new Special Rapporteur on the right to adequate housing: Consultation for stakeholders; Grassroots and civil society organizations Roundtable; Press conference — World Cities Report 2026: The global housing crisis - Pathways to action; UN-Habitat Arena — From policy to impact: Scaling housing delivery; Voices from Cities — Scaling inclusive urban transformation and redefining the right to housing: Practical insights for resilient cities; Voices from Cities — Housing for freedom: Territorial pact for the 21st century - Towards a UN resolution on the metropolitan right to housing; Voices from Cities — Peace-positive climate action through urban solutions in fragile and conflict-affected settings.

155 Dialogue — A new deal for housing finance; UN-Habitat Arena — World Cities Report 2026; Ministerial Meeting on the New Urban Agenda — National Ministerial Statements; Voices from Cities — Is the housing of tomorrow in line with the SDGs of today; Networking Events — Fair property taxation as a driver of sustainable urban development; Networking Events — Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures; SDGs in Action — The transformational role of housing in humanitarian crises and disaster recovery; SDGs in Action — More than a roof: How successful housing strategies transform lives; Practices Hub — Unlocking housing finance: Approaches across government levels; Voices from Cities — Peace-positive climate action through urban solutions in fragile and conflict-affected settings.

156 Ministerial Meeting on the New Urban Agenda — National ministerial statements; Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty; Networking Events — Delivering housing at scale: connecting policy, innovation and finance for safe and resilient cities; Practices Hub — Unlocking housing finance: Approaches across government levels; Other Events — From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Voices from Cities — Is the housing of tomorrow in line with the SDGs of today.

157 Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Dialogue — Transforming informal settlements and slums; One UN — Delivering SDG 11 through housing: Supporting national and local action in the UNECE region.

158 Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty.

159 Dialogue — The social and economic power of housing; Dialogue — The global housing crisis: What is the plan?; Networking Events — Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures; Grassroots and civil society organizations Roundtable; Networking Events — From dialogue to action: Arab and European cities co-creating inclusive urban living; Networking Events — Towards a 360-degree Global Gateway: Building housing, infrastructure and local economies through integrated local action; Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; Networking Events — Housing as social infrastructure: Placemaking, livelihoods and local economies.

160 Dialogue — The social and economic power of housing.

161 Dialogue — The global housing crisis: What is the plan?; Networking Events — Financing housing justice: Approaches to

advance anti-discriminatory, democratic, sustainable and caring housing futures; One UN – Priorities of the new Special Rapporteur on the right to adequate housing: Consultation for stakeholders; Grassroots and civil society organizations Roundtable; Press conference – World Cities Report 2026: The global housing crisis - Pathways to action; UN-Habitat Arena – From policy to impact: Scaling housing delivery; Voices from Cities – Scaling inclusive urban transformation and redefining the right to housing: Practical insights for resilient cities; Voices from Cities – Housing for freedom: Territorial pact for the 21st century - Towards a UN resolution on the metropolitan right to housing.

162 Grassroots and civil society organizations Roundtable.

163 Dialogue – The global housing crisis: What is the plan?

164 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; One UN – Delivering SDG 11 through housing: Supporting national and local action in the UNECE region; Networking Events – Best practices and policies for adequate and sustainable access to public infrastructure and service in African cities; Voices from Cities – Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South.

165 Dialogue – The global housing crisis: What is the plan?; Grassroots and civil society organizations Roundtable; Voices from Cities – Housing solutions in islands and high-pressure territories: From constraint to opportunity; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

166 Other events – MINURVI Session.

167 Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – The Cities Countdown to 2030 in action: Housing as a driver of global agenda delivery; Networking Events – Delivering housing at scale: Connecting policy, innovation and finance for safe and resilient cities.

168 Practices Hub – Innovative housing finance: Finding new models; Rights of older persons Roundtable; SDGs in Action – Housing for all ages: Planning intergenerational cities through inclusive housing systems; Voices from Cities – Urban regeneration and housing: People-centred urban intervention to advance more sustainable cities.

169 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Other events – MINURVI session.

170 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

171 Networking Events – Financing cities for all: Towards sustainable and inclusive housing finance strategies; Networking Events – Integrating housing and climate agendas: Perspectives from Brazil and the Global South; Networking Events – Scaling resilience: Self-built housing as a pathway to safer, climate-ready cities; SDGs in Action – Policy pathways for advancing adequate housing through circular construction; SDGs in Action – The transformational role of housing in humanitarian crises and disaster recovery.

172 Networking events – Scaling resilience: Self-built housing as a pathway to safer, climate-ready cities.

173 Joint closing of the Assemblies; Urban Library – Co-producing adequate housing monitoring: Smart inclusive transitions towards equitable cities; Voices from Cities – Climate and disaster-resilient housing: Bridging the gap between policy and communities; Networking Events – Securing resilient urban futures: Transforming housing systems to tackle the triple planetary crisis.

174 Assemblies – Joint closing of the Assemblies.

175 Practices Hub – Leaving no one behind: Inclusive housing in action; Special Session – Africa Affordable Housing Compact: Deal room investor session.

176 Networking Events – Integrating housing and climate agendas: Perspectives from Brazil and the Global South; Networking Events – Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; One UN – Housing at the intersection of resource efficiency and resilience; SDGs in Action – Circular economy approaches for construction and demolition waste to catalyse affordable housing in low-income countries.

177 One UN – Housing at the intersection of resource efficiency and resilience; SDGs in Action – Policy pathways for advancing adequate housing through circular construction; Networking Events – The Cities Countdown to 2030 in action: Housing as a driver of global agenda delivery; Urban Library – Co-producing adequate housing monitoring: Smart inclusive transitions towards equitable cities.

178 Networking Events – Land value for all: Advancing housing equity in African cities; One UN – Financing localization of SDGs through integrating local financing frameworks and instruments (Local2030 Coalition); Voices from Cities – Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South; Voices from Cities – Housing as a driver of socioeconomic transformation in the Global South: Lessons from Mi Casa en Bogotá; Voices from Cities – The social and economic power of housing: How municipalities worldwide drive transformation through partnerships; Special Session – Africa Affordable Housing Compact: Deal room investor session.

179 Dialogue – A new deal for housing finance; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions; Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

180 Dialogue – A new deal for housing finance; Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Urban Library – From delivery to knowledge: Affordable housing as a system for equitable and climate-resilient cities; WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance.

181 Dialogue – A new deal for housing finance.

182 Dialogue – A new deal for housing finance; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; Networking Events – Cities making housing affordable; Urban Library – Housing as a human right: Regional insights and strategies for the Arab world; UN-Habitat Arena – Community-led housing in Europe: Tools for cities beyond markets; WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions.

183 WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions.

184 Networking Events – Financing cities for all: Towards sustainable and inclusive housing finance strategies.

185 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Networking Events – Financing urban futures south-south bank pathways for housing and city development; Other events – The Middle East crisis and its global housing and urban impacts; Networking Events – Housing think tank: Rewriting the housing deal for Jordan's housing future; One UN – Delivering SDG 11 through housing: Supporting national and local action in the UNECE Region.

186 Networking Events – Financing cities for all: Towards sustainable and inclusive housing finance strategies; Networking Events – Local materials to house the world through eco-friendly, low-carbon construction; Networking Events – Strengthening housing policy in the LAC region in times of global transformation: A MINURVI dialogue; Networking Events – Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Networking Events – More than just shelter: Housing as social infrastructure for women and girls; One UN – Priorities of the new Special Rapporteur on the right to adequate housing: Consultation for stakeholders; Practices Hub - Innovative housing finance: Finding new models; Women's Assembly – Co-creating gender-transformative strategies for adequate housing for all women and girls.

187 Gender equality and women's empowerment Roundtable.

188 Dialogue – The global housing crisis: What is the plan?; Networking Events – Financing housing justice: Approaches to advance anti-discriminatory, democratic, sustainable and caring housing futures; Business Roundtable; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience.

189 Grassroots and civil society organizations Assembly; Business Roundtable; Networking Events – From vision to reality: City leadership for inclusive and resilient housing in Asia; One UN – Housing resilience as an urban systems challenge.

190 Business Roundtable.

191 Business Roundtable.

192 Networking Events – Investor roundtable: How can MDBs support sustainable housing at the local level?; Networking Events – Innovative models to unlock finance for climate-resilient housing in intermediary cities; Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events – High-level meeting of the Baku Continuity Coalition on Urban Climate Action and Sustainable Urbanisation.

193 One UN – Housing resilience as an urban systems challenge.

194 Dialogue – A new deal for housing finance; Dialogue – The global housing crisis: What is the plan?; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – Blended finance mechanisms, mis-aligned incentives and risk allocation in housing for the economically weaker section.

195 Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance.

196 Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events – Connecting insights from K-NUPP: National urban policies and housing solutions; Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Business and Innovation Hub – Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa.

197 Networking Events – Connecting insights from K-NUPP: National urban polices and housing solutions.

198 WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience; Networking Events – Social housing, sustainable communities through innovative solutions; Networking Events – Mainstreaming innovative financing mechanism for sustainable and affordable housing: Lessons from Indian experience; Special Session – Africa Affordable Housing Compact: Deal room investor session; UN-Habitat Arena – Community-led housing in Europe: Tools for cities beyond markets; UN-Habitat Arena – Housing market innovation: Blending planning and finance for inclusive urban growth; Urban Library – Housing as a human right: Regional insights and strategies for the Arab world.

199 Dialogue – A new deal for housing finance; Dialogue – The global housing crisis: What is the plan?; Special Session – Africa Affordable Housing Compact: Deal room investor session; Urban Library – Housing as a human right: Regional insights and strategies for the Arab world; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Networking Events – Investor roundtable: How can MDBs support sustainable housing at the local level?; WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions; Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; WUF Academy – Re-engineering the land and housing market in Somalia to expand access to affordable housing and land regulations.

200 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; World Assembly of local and regional governments — Local leadership shaping a renewed multilateralism; Grassroots and civil society organizations Assembly; Networking Events — Inclusive neighbourhoods with social housing: Lessons from the Vienna model and potential international application; Networking Events — Spatial planning platform: National spatial policies for building sustainable regions through flows of people.

201 Grassroots and civil society organizations Assembly, Closing session; World Assembly of local and regional governments — Local leadership shaping a renewed multilateralism; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events — Investor roundtable: How can MDBs support sustainable housing at the local level?; Networking Events — Beyond shelter: Data-driven housing for better quality life; Networking Events — Blended finance mechanisms, mis-aligned incentives and risk allocation in housing for the economically weaker section; Networking Events — From global commitments to local action: Cities delivering affordable and climate-resilient housing; Networking Events — Lagos to the world, brick by brick: Scaling inclusive planning standards and housing solutions for resilient megacities; Special Session — Pulse of healthy homes.

202 Dialogue — A new deal for housing finance; Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; One UN — United for change: Translating Africa's urban position into transformative actions.

203 Grassroots and civil society organizations Assembly.

204 Dialogue — A new deal for housing finance.

205 Grassroots and civil society organizations Assembly.

206 Grassroots and civil society organizations Assembly, Closing session; Dialogue — Transforming informal settlements and slums; Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty; Networking Events — From dialogue to action: Arab and European cities co-creating inclusive urban living; Networking Events — From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; Leaders' Statements at WUF13; One UN — Delivering SDG 11 through housing: Supporting national and local action in the UNECE region; Special Session — Africa Affordable Housing Compact: Deal room investor session.

207 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

208 Ministerial Meeting on the New Urban Agenda — Housing for social inclusion and ending poverty; Networking Events — Financing cities for all: Towards sustainable and inclusive housing finance strategies.

209 Business and Innovation Hub — Housing across the lifecycle: The Canadian experience; Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; Networking Events — Financing cities for all: Towards sustainable and inclusive housing finance strategies; One UN — United for change: Translating Africa's urban position into transformative actions; Networking Events — Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026.

210 Dialogue — The global housing crisis: What is the plan?; Networking Events — From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; Networking Events — Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; Networking Events — Social housing, sustainable communities through innovative solutions; UN-Habitat Arena — Housing market innovation: Blending planning and finance for inclusive urban growth; One UN — United for change: Translating Africa's urban position into transformative actions; Practices Hub — Unlocking housing finance: Approaches across government levels; SDGs in Action — Resilient housing in informal settlements: Scalable solutions for the climate-poverty nexus; Special Session — Africa Affordable Housing Compact: Deal room investor session; Special Session — Housing at the centre of global coalitions; Special Session — Inclusive urban resilience, blue economy and sustainable tourism in Small Island Developing States; Special Session — Pulse of healthy homes; UN-Habitat Arena — NDCs 3.0: Urban law and multilevel governance to enable climate commitment; Voices from Cities — Leveraging emerging technology, data and AI for equitable public planning.

211 Business and Innovation Hub — Housing across the lifecycle: The Canadian experience; Networking Events — From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events — Cities making housing affordable; Networking Events — Financing cities for all: Towards sustainable and inclusive housing finance strategies; Business Roundtable; Rights of older persons Roundtable; Gender equality and women's empowerment Roundtable; UN-Habitat Arena — Housing market innovation: Blending planning and finance for inclusive urban growth; Voices from Cities — Designing together: Collaborating on Canada's housing design catalogue.

212 SDGs in Action — Resilient housing in informal settlements: Scalable solutions for the climate-poverty nexus.

213 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; Dialogue — A new deal for housing finance; Networking Events — Coalition of builders promoting productive partnerships in the Global South, and pre-launch of the CAHF Housing Finance Yearbook 2025/2026; Networking Events — Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Networking Events — Strengthening housing policy in the LAC region in times of global transformation: A MINURVI dialogue.

214 Dialogue — A new deal for housing finance; Children and youth Assembly, Closing session; Practices Hub — Unlocking housing finance: Approaches across government levels; Networking Events — From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; One UN — Building low-carbon housing: From national policy to local action; WUF Academy — What works in low-income rental housing: A global peer-learning lab for scalable solutions.

215 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Children and youth Assembly, Closing session; World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Business Roundtable; Networking Events – Cities making housing affordable; Urban Library – From data gaps to decisions: AI and the future of housing intelligence.

216 Children and youth Assembly, Closing session; Joint closing of the Assemblies; Grassroots and civil society organizations Assembly; Business and Innovation Hub – Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa; Voices from Cities – Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South; Networking Events – From screening out to upgrading creditworthiness: Rethinking housing finance for informal earners in emerging economies; Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions.

217 Dialogue – A new deal for housing finance.

218 Dialogue – A new deal for housing finance; Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – More than just shelter: Housing as social infrastructure for women and girls; Networking Events – Mainstreaming innovative financing mechanism for sustainable and affordable housing: Lessons from Indian experience; Practices Hub – From policy to practice: Delivering housing solutions.

219 World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Networking Event – More than just shelter: Housing as social infrastructure for women and girls; Networking Events – Feminist and caring cities: Care infrastructures and housing in territories of inequality. A critical analysis; Networking Events – Sustainable legal frameworks for adequate housing; Voices from Cities – Housing solutions in islands and high-pressure territories: From constraint to opportunity; Voices from Cities – Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South

220 Grassroots and civil society organizations Assembly; Networking Events – Housing in an interconnected world: Women leading inclusive and resilient urban futures; Networking Events – Financing housing in a shifting funding environment: From ODA to philanthropy and local funding mechanisms; Networking Events – From screening out to upgrading creditworthiness rethinking housing finance for informal earners in emerging economies; Networking Events – Housing in an interconnected world women leading inclusive and resilient urban futures; Grassroots and civil society organizations Roundtable; Urban Library - Launch of catalogue of best practices in housing for Somalia; Networking Events – Youth perspectives on urban liveability: An intergenerational dialogue on intermediary cities.

221 Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; Joint closing of the Assemblies; SDGs in Action – Beyond homeownership: Social rental models as a response to housing the unhoused; Gender equality and women's empowerment Roundtable; SDGs in Action – Green affordable housing at speed and scale: Delivering decarbonized, resilient and locally sourced homes.

222 Special Session – Africa Affordable Housing Compact: Deal room investor session.

223 Business and Innovation Hub – Cities are built the way they are financed: Meeting the finance moments in the housing delivery value chain in Africa.

224 Voices from Cities – Housing as a right, not an investment: Curbing speculation to ensure affordable housing in the Global South.

225 Networking Events – Effective financing experiences and solutions to enable homeownership in housing projects.

226 World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism.

227 Grassroots and civil society organizations Assembly; World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Dialogue – The global housing crisis: What is the plan?; Networking Events – From global agendas to local action: Leveraging multilevel urban forum for resilient housing systems; Networking Events – Sustainable legal frameworks for adequate housing; Networking Events – Resilient real estate and social rental housing: Pillars of sustainable cities; WUF Academy – Re-engineering the land and housing market in Somalia to expand access to affordable housing and land regulations.

228 Dialogue – A new deal for housing finance

229 Dialogue – A new deal for housing finance; Networking Events – When housing brings cities together: Local cooperation in practice; WUF Academy – Urban capacity lab: CIFAL Global Network - Advancing city action through capacity development; Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; Ministerial Meeting on the New Urban Agenda, Opening segment; Networking Events – Investor roundtable: How can MDBs support sustainable housing at the local level?; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance.

230 Networking Events – When housing brings cities together: Local cooperation in practice.

231 Networking Events – Local economic development and housing: Building inclusive and resilient cities; Networking Events – Risk assessment in war-affected cities: Guiding housing-centred recovery and urban reconstruction; Networking Events – National urban policies and housing: A metropolitan approach to reach housing affordability.

232 Networking Events – From policy to practice: Advancing and financing housing, inclusion and urban resilience through global exchange in Kenya and beyond; Networking Events – When housing brings cities together: Local cooperation in practice.

233 Dialogue – A new deal for housing finance; Grassroots and civil society organizations Assembly; Networking Events – Housing in an interconnected world: Women leading inclusive and resilient urban

futures; Networking Events — Effective financing experiences and solutions to enable homeownership in housing projects; Networking Events — Investor roundtable: How can MDBs support sustainable housing at the local level?; WUF Academy — What works in low-income rental housing: A global peer-learning lab for scalable solutions.

234 Networking Events — Financing cities for all: Towards sustainable and inclusive housing finance strategies.

235 Voices from Cities — The social and economic power of housing: How municipalities worldwide drive transformation through partnerships; Other events — From global housing finance to local affordable housing action: Leveraging global development and subnational finance; From vision to delivery: Integrated urban development and engineering solutions in action.

236 Dialogue — A new deal for housing finance.

237 Networking Events — Towards an International Landscape Convention: The foundation for housing.

238 Ministerial Meeting on the New Urban Agenda; One UN — Sanitation as a foundation for safe and resilient housing: Lessons from low-income cities in Asia-Pacific; Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

239 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

240 Ministerial Meeting on the New Urban Agenda; Networking Events — More than just shelter: Housing as social infrastructure for women and girls; Press conference — Launching the Barcelona Metropolitan Declaration: Bold commitments to tackle the housing crisis at metropolitan scale; Dialogue — The global housing crisis: What is the plan?

241 Networking Events — Housing in an interconnected world: Women leading inclusive and resilient urban futures.

242 Networking Events — Rethinking the future of housing: Favelas as a sustainable model.

243 WUF Academy Campus — Dialogue 3 schoolyard; Networking Events — Unlocking land for safe, resilient and inclusive development: Land-led approaches to strengthening rural-urban linkages.

244 Networking Events — Rural-urban linkages of small towns: Transformation and sustainability; Networking Events — From risk to resilience: Technical assistance driving climate solutions for cities; Networking Events — Rethinking the future of housing: Favelas as a sustainable model.

245 Networking Events — Integrated heritage and affordable housing framework for Erbil, Iraq, 2050.

246 Networking Events — Local patterns for implementing the New Urban Agenda and the Sustainable Development Goals.

247 Business Assembly — Delivering against odds: Private sector leadership across the housing value chain.

248 From vision to delivery: Integrated urban development and engineering solutions in action.

249 Ministerial Meeting on the New Urban Agenda — Housing for environmentally sustainable and resilient urban development.

250 Networking Events — Integrated heritage and affordable housing framework for Erbil, Iraq, 2050; Habitat Professionals Forum launches new global framework for transformative recovery from disaster.

251 Networking Events — Integrated heritage and affordable housing framework for Erbil, Iraq, 2050; Habitat Professionals Forum launches new global framework for transformative recovery from disaster.

252 Women's Assembly — Co-creating gender-transformative strategies for adequate housing for all women and girls - Opening session

253 WUF Academy — Housing Performance Assessment (HPA): From monitoring to strategizing safe, affordable and sustainable communities.

254 WUF Academy — Housing Performance Assessment (HPA): From monitoring to strategizing safe, affordable and sustainable communities.

255 Networking Events — Inclusive planning for adequate housing: Shaping the community-based 15-minute city; Networking Events — Social housing, sustainable communities through innovative solutions.

256 Urban Library — Neuro urbanism: How cities shape the brain, behaviour and mental well-being.

257 Children and youth Assembly - Closing session

258 Grassroots and civil society organizations Assembly - Closing session

259 Networking Events — From plans to projects: Unlocking urban infrastructure delivery in EU accession and MIC cities.

260 Networking Events — From risk to resilience: Technical assistance driving climate solutions for cities.

261 Networking Events — From plans to projects: Unlocking urban infrastructure delivery in EU accession and MIC cities; Ministerial Meeting on the New Urban Agenda — Housing for urban prosperity and opportunities for all; UN-Habitat Arena — Housing market innovation: Blending planning and finance for inclusive urban growth; Business Assembly — Delivering against odds: Private sector leadership across the housing value chain; Voices from Cities — Designing together: Collaborating on Canada's housing design catalogue.

262 From vision to delivery: Integrated urban development and engineering solutions in action; Networking Events — Inclusive planning for adequate housing: Shaping the community-based 15-minute city.

263 From vision to delivery: Integrated urban development and engineering solutions in action.

264 UN-Habitat Arena — Housing market innovation: Blending planning and finance for inclusive urban growth; Voices from Cities — Designing together: Collaborating on Canada's housing design catalogue.

265 From vision to delivery: Integrated urban development and engineering solutions in action.

266 Networking Events — Bridging the urban leadership gap: The Arab Mayors Academy as a platform for knowledge sharing, capacity building and impact.

267 Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda; Networking Events – Housing the world from the bottom up: Collective housing in action; Networking Events – Rethinking the future of housing: Favelas as a sustainable model.

268 One UN – Resilient Arab cities: Good practices and opportunities for the future; Networking Events – Innovative models to unlock finance for climate-resilient housing in intermediary cities; UN-Habitat Arena – World Cities Report 2026.

269 UN-Habitat Arena – Housing market innovation: Blending planning and finance for inclusive urban growth; Business and Innovation Hub – Housing across the lifecycle: The Canadian experience.

270 Ministerial Meeting on the New Urban Agenda – Housing for urban prosperity and opportunities for all; Networking Events – Unlocking land for safe, resilient and inclusive development: Land-led approaches to strengthening rural-urban linkages.

271 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

272 Networking Events – Beyond shelter: Data-driven housing for better quality life.

273 Dialogue – The global housing crisis: What is the plan?; Ministerial Meeting on the New Urban Agenda; Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; Global Water Operators' Partnerships Alliance Assembly; Voices from Cities – Housing as a driver of socioeconomic transformation in the Global South: Lessons from Mi Casa en Bogotá; Networking Events – Housing data as public infrastructure: Improving housing affordability through DIGIPIN; Practices Hub – From policy to practice: Delivering housing solutions; Parliamentarians Roundtable; SDGs in Action – Delivering SDGs in Action: Closing the gap through city-led SDG delivery platforms; UN-Habitat Arena – Climate adaptation, biodiversity and resilient construction; Voices from Cities – Housing for freedom: Territorial pact for the 21st century - Towards a UN resolution on the metropolitan right to housing.

274 Voices from Cities – Housing as a driver of socioeconomic transformation in the Global South: Lessons from Mi Casa en Bogotá.

275 Voices from Cities – From community data to community impact: Hearing from experts by experience.

276 Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond.

277 Networking Events – Connecting insights from K-nupp: National urban policies and housing solutions.

278 Voices from Cities – Urban regeneration and housing: People-centred urban intervention to advance more sustainable cities; Eastern European and Central Asia Caucus; Rights of persons with disabilities Roundtable; Global Urban Data Coalition meeting.

279 SDGs in Action – Enhancing municipal capacities in Africa: Launch of the Affordable Housing Toolkit for Municipal Authorities.

280 WUF Academy – From policy to action: Evidence-based solutions for Africa housing crisis; WUF Academy – Capacity development: Planning for safe and resilient cities and communities from theory to plan.

281 Networking Events – Delivering housing at scale: Connecting policy, innovation and finance for safe and resilient cities; WUF Academy – Geospatial intelligence for resilient urban growth: Unlocking the economic power of housing.

282 UN-Habitat Arena – Land governance and land-based solutions for housing; WUF Academy – Living with data.

283 Networking Events – Informal settlements upgrading as housing policy: Insights from the Latin America and Caribbean experience; Voices from Cities – From community data to community impact: Hearing from experts by experience; Urban Library – Building nature-positive cities: Housing, resilience and sustainable urban futures.

284 Business and Innovation Hub – Cities 360: Digital delivery across the urban value chain.

285 Networking Events – Informal settlements upgrading as housing policy: Insights from the Latin America and Caribbean experience.

286 Networking Events – Blended finance mechanisms, mis-aligned incentives and risk allocation in housing for the economically weaker section; Networking events – Housing data as public infrastructure: Improving housing affordability through Digipin; Networking Events – Measuring to transform new information tools to address the housing deficit in Latin America and the Caribbean; Networking events – Beyond shelter: Data driven housing for better quality life; One UN – Future urbanisation, how will your city change over the next decades; One UN – Artificial intelligence for cities: Urban planning and building smart, resilient communities; Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Voices from Cities – Housing for freedom: Territorial pact for the 21st Century – towards a UN Resolution on the metropolitan right to housing.

287 Ministerial Meeting on the New Urban Agenda; Networking Events – Bridging the climate-housing data gap: Connecting city needs with Earth observation solutions; One UN – Artificial intelligence for cities: Urban planning and building smart, resilient communities; One UN – Financing localization of SDGs through integrating local financing frameworks and instruments (Local2030 Coalition); Academia and research Roundtable; UN-Habitat Arena – Transforming informal settlements: Data, standards and practice; Voices from Cities – From measurement to impact: How quality of life shapes resilient cities - Lessons from Saudi Arabia; WUF Academy – Capacity development: Planning for safe and resilient cities and communities from theory to plan.

288 Business and Innovation Hub – From data to delivery: Empowering cities and investors with actionable urban data; WUF Academy – From policy to action: Evidence-based solutions for Africa housing crisis; Networking Events – From risk to resilience: Placing housing at the forefront of climate-sensitive planning.

289 Networking Events – Automating area-based planning for safe and resilient cities: The IOM LOCALISE – Google partnership; Business and Innovation Hub – Cities 360: Digital delivery across the urban

value chain; Business and Innovation Hub – Building data as an accelerator for energy transition, housing quality and green finance; Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond; Networking Events – Measuring to transform: New information tools to address the housing deficit in Latin America and the Caribbean; Urban Library – From data gaps to decisions: AI and the future of housing intelligence.

290 Networking Events – Connecting insights from K-nupp: National urban policies and housing solutions; Business and Innovation Hub – Building data as an accelerator for energy transition, housing quality and green finance; Business and Innovation Hub – Cities 360: Digital delivery across the urban value chain; Voices from Cities – Urban regeneration and housing: People-centred urban intervention to advance more sustainable cities.

291 Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; Networking Events – Affordable housing and climate change: 10 years after the Paris Agreement.

292 Dialogue – The social and economic power of housing; Closing ceremony; WUF Academy – Geospatial intelligence for resilient urban growth: Unlocking the economic power of housing; Networking Events – Beyond shelter: Data-driven housing for better quality life; Networking Events – Bridging the climate-housing data gap: Connecting city needs with Earth observation solutions; Voices from Cities – Leveraging emerging technology, data and AI for equitable public planning; UN-Habitat Arena – Transforming informal settlements: Data, standards and practice.

293 One UN – Beyond shelter: Adequate, safe, resilient housing for gender equality and womens empowerment in different housing contexts.

294 Networking Events – Adequate and affordable housing takes shape: Redefining the global housing continuum; WUF Academy – Designing development programmes in conflict zones; Networking Events – Making smart cities inclusive (participatory e-governance in the MENA region).

295 Other events – Breathing life into the New Urban Agenda: Integrating air quality and green infrastructure for resilient cities.

296 WUF Academy – From policy to action: Evidence-based solutions for Africa housing crisis.

297 Ministerial Meeting on the New Urban Agenda; One UN – From commitment to impact: Advancing quality of life in cities as one; WUF Academy – Living with data; Networking Events – Innovative models to unlock finance for climate-resilient housing in intermediary cities; One UN – Leveraging human security for integrated urban solutions and housing: Lessons from joint UN action.

298 Voices from Cities – Leadership for frontline coastal and island cities: Driving nature-based solutions, blue economy and community resilience; WUF Academy – Housing her city; SDGs in Action – From SDG localization to housing and resilience impact through voluntary local review (VLR); Networking Events – Housing data as public infrastructure: Improving housing affordability through DIGIPIN; Networking Events – Making smart cities inclusive (participatory e-governance in the MENA region).

299 Networking Events – Innovation and data for the improvement of informal settlements in Latin America; Networking Events – Measuring to transform: New information tools to address the housing deficit in Latin America and the Caribbean; Networking Events – Strengthening housing policy in the LAC region in times of global transformation: A MINURVI dialogue; One UN – Beyond shelter: Adequate, safe, resilient housing for gender equality and women's empowerment in different housing contexts; One UN – Future urbanization: How will your city change over the next decades?; SDGs in Action – Global Stocktake on SDG localization: The climate-housing nexus for sustainable cities; WUF Academy – Land value capture for affordable housing, slum upgrading and climate action: Practical lessons from the Global South; Urban Library – Accommodating growth in Latin American and Caribbean cities: A land and housing pathway for managing informality; Voices from Cities – Pedagogy and education for housing justice and urban resilience.

300 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain; Networking Events – Financing cities for all: Towards sustainable and inclusive housing finance strategies; Networking Events – Local materials to house the world through eco-friendly, low-carbon construction; Practices Hub – Leaving no one behind: Inclusive housing in action; SDGs in Action – Transformative partnerships for resilience: Community-led planning enabling affordable housing and WASH for SDG delivery; Special Session – Africa Affordable Housing Compact: Deal room investor session; WUF Academy – Urban finance masterclass at WUF: Drafting high-quality and bankable housing proposals for project promoters; Voices from Cities – Inclusive housing for urban-rural linkages: Voices from Francophone Africa.

301 Dialogue – Transforming informal settlements and slums; Grassroots and civil society organizations Assembly; Academia and research Roundtable; Voices from Cities – From community data to community impact: Hearing from experts by experience; Voices from Cities – Build the first sustainable city model of the world: Model City; Voices from Cities – Green and thriving neighbourhoods: A South-South dialogue on urban revitalization in Latin American and African cities; Voices from Cities – Multilevel cooperation in tackling the housing crisis: Examples from cities and national governments around the world.

302 Networking Events – Building global partnerships to monitor SDG 11.1.1 with GeoAI; One UN – Beyond shelter: Adequate, safe, resilient housing for gender equality and women's empowerment in different housing contexts; Practices Hub – Communities at the centre: Participatory slum transformation; Voices from Cities – From community data to community impact: Hearing from experts by experience; Networking Events – Bridging the climate-housing data gap: Connecting city needs with Earth observation solutions.

303 Networking Events – Bridging the climate-housing data gap: Connecting city needs with Earth observation solutions.

304 Networking Events – Addressing internal displacement in devastated cities: Should housing and service provision take centre stage?; WUF Academy – Strengthening city capacities for housing, safety and community well-being through the human security approach.

305 Voices from Cities – Youth leadership for safe and resilient cities; Grassroots and civil society organizations Assembly.

306 Networking Events – Buildings for the future: Advancing the climate-housing nexus through digital innovation; Voices from Cities – Build the first sustainable city model of the world: Model City; Voices from Cities – From ruins to rental: Affordable housing as a rapid and climate-smart response to urban displacement; Voices from Cities – Housing for freedom: Territorial pact for the 21st century - Towards a UN resolution on the metropolitan right to housing; WUF Academy – Digital housing tools for sustainable city transformation: Training for local government leaders; WUF Academy – Living with data.

307 Business and Innovation Hub – From events to impact: How mega events can accelerate sustainable urban development and infrastructure transformation; Networking Events – Beyond restriction: Integrated spatial planning as a tool for resilience in Palestine; Networking Events – Automating area-based planning for safe and resilient cities: The IOM LOCALISE – Google partnership; WUF Academy – Geospatial intelligence for resilient urban growth: Unlocking the economic power of housing; WUF Academy – Digital housing tools for sustainable city transformation: Training for local government leaders; WUF Academy – Discovering tools for safer streets and liveable housing environments.

308 Networking Events – Bridging the climate-housing data gap: Connecting city needs with Earth observation solutions; Voices from Cities – Leveraging emerging technology, data and AI for equitable public planning; Business and Innovation Hub – Building data as an accelerator for energy transition, housing quality and green finance; WUF Academy – Geospatial intelligence for resilient urban growth: Unlocking the economic power of housing.

309 Networking Events – Building global partnerships to monitor SDG 11.1.1 with GeoAI; Voices from Cities – Leveraging machine learning and Earth observation for mapping deprived areas in the Global South; WUF Academy – Geospatial intelligence for resilient urban growth: Unlocking the economic power of housing.

310 Ministerial Meeting on the New Urban Agenda; World Assembly of local and regional governments: Local leadership shaping a renewed multilateralism.

311 Official opening press conference; One UN – United for change: Translating Africa's urban position into transformative actions; One UN Roundtable – Advancing integrated action on housing and the SDGs.

312 Voices from Cities – Is the housing of tomorrow in line with the SDGs of today? How localization strategies help to bring us back on track; One UN Roundtable – Advancing integrated action on housing and the SDGs.

313 Official closing press conference.

314 One UN – UNESCO Creative Cities and sustainable urban development.

315 Practices Hub – Communities at the centre: Participatory slum transformation.

316 Grassroots and civil society organizations Assembly: Closing session.

317 World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Voices from Cities – Scaling inclusive urban transformation and redefining the right to housing: Practical insights for resilient cities; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

318 Joint closing of the Assemblies.

319 SDGs in Action – Transformative partnerships for resilience: Community-led planning enabling affordable housing and WASH for SDG delivery.

320 Joint opening of the Assemblies.

321 One UN – Financing localization of SDGs through integrating local financing frameworks and instruments (Local2030 Coalition); SDGs in Action – Global Stocktake on SDG localization: The climate-housing nexus for sustainable cities.

322 Official opening press conference; One UN – United for change: Translating Africa's urban position into transformative actions; One UN Roundtable – Advancing integrated action on housing and the SDGs.

323 Networking Events – Housing rights in reconstruction contexts: Bridging humanitarian response and recovery; SDGs in Action – Transformative partnerships for resilience: Community-led planning enabling affordable housing and WASH for SDG delivery; One UN – Priorities of the new Special Rapporteur on the right to adequate housing: Consultation for stakeholders.

324 World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Voices from Cities – Scaling inclusive urban transformation and redefining the right to housing: Practical insights for resilient cities; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

325 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

326 Voices from Cities – Green and thriving neighbourhoods: A South-South dialogue on urban revitalization in Latin American and African cities.

327 Networking Events – Connecting insights from K-NUPP: National urban policies and housing solutions.

328 Networking Events – Building power from below: SDI 30-year anniversary commemorative event.

329 SDGs in Action – Transformative partnerships for resilience: Community-led planning enabling affordable housing and WASH for SDG delivery.

330 Networking Events – The integrated territorial approach as a response to the multidimensional crisis in the Sahel.

331 WUF Academy – Discovering tools for safer streets and liveable housing environments.

332 Ministerial Meeting on the New Urban Agenda, National ministerial statements; Networking Events – Investor roundtable: How can MDBs support sustainable housing at the local level?; One UN – Bankable municipalities, liveable cities.

333 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty.

334 Networking Events – Beyond external finance: Can cities scale their own revenues while delivering housing solutions?; Networking Events – African cities in action: Advancing South-South cooperation for integrated urban development.

335 SDGs in Action – MDB Cities Group, C40 and GCoM: Financing system-wide urban resilience.

336 Ministerial Meeting on the New Urban Agenda, National ministerial statements; One UN – United for change: Translating Africa's urban position into transformative actions.

337 Networking Events – Towards a 360-degree Global Gateway: Building housing, infrastructure and local economies through integrated local action; Networking Events – Best practices and policies for adequate and sustainable access to public infrastructure and service in African cities.

338 Networking Events – Beyond external finance: Can cities scale their own revenues while delivering housing solutions?; Networking Events – African cities in action: Advancing South-South cooperation for integrated urban development; SDGs in Action – MDB Cities Group, C40 and GCoM: Financing system-wide urban resilience.

339 Networking Events – Building power from below: SDI 30-year anniversary commemorative event; Dialogue – Transforming informal settlements and slums.

340 Networking Events – Automating area-based planning for safe and resilient cities: The IOM LOCALISE – Google partnership; Grassroots and civil society organizations Roundtable; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda.

341 Networking Events – Mobilizing partnerships for scalable housing recovery solutions across Arab cities and beyond.

342 Networking Events – Buildings for the future: Advancing the climate-housing nexus through digital innovation.

343 Networking Events – Addressing internal displacement in devastated cities: Should housing and service provision take centre stage?; Other events – From global housing finance to local affordable housing action: Leveraging global development and subnational finance; Networking Events – Why urbanization matters; Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

344 Networking Events – The Centre for the Just City: Global partnership to centre spatial justice in urban development.

345 Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Dialogue – The global housing crisis: What is the plan?; One UN – Delivering SDG 11 through housing: Supporting national and local action in the UNECE region; SDGs in Action – Housing for recovery and resilience: Municipal social housing as Sustainable Development Goals in action; Networking Events – Connecting insights from K-NUPP: National urban policies and housing solutions.

346 One UN – Housing resilience as an urban systems challenge; Managing displacement across the humanitarian–development nexus and area-based approach; Ministerial Meeting on the New Urban Agenda – Housing for environmentally sustainable and resilient urban development.

347 UN-Habitat Arena – Community-led housing in Europe: Tools for cities beyond markets; Networking Events – Community-led housing and land management: Sharing experiences from Angola, Brazil, Canada and Uganda.

348 Networking Events – Housing the world from the bottom up: Collective housing in action; Practices Hub – Communities at the centre: Participatory slum transformation.

349 Practices Hub – Communities at the centre: Participatory slum transformation; Practices Hub – From policy to practice: Delivering housing solutions.

350 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

351 SDGs in Action – Green affordable housing at speed and scale: Delivering decarbonized, resilient and locally sourced homes.

352 World Assembly of local and regional governments – Local leadership shaping a renewed multilateralism; Ministerial Meeting on the New Urban Agenda – Housing for social inclusion and ending poverty; Dialogue – The global housing crisis: What is the plan?; WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions.

353 Open-ended Intergovernmental Expert Working Group on Adequate Housing for All – Intersessional meeting on housing sustainability and resilience.

354 WUF Academy – What works in low-income rental housing: A global peer-learning lab for scalable solutions.

355 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

356 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

357 Business Assembly – Delivering against odds: Private sector leadership across the housing value chain.

358 Networking Events – Housing think-tank: Rewriting the housing deal for Jordans housing future.

359 Networking Events – Beyond external finance: Can cities scale their own revenues while delivering housing solutions?

360 Networking Events – Beyond shelter: Data-driven housing for better quality life

361 Voices from Cities – Housing the SDGs: City-led solutions through SDG Cities.

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