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Item 4 of the provisional agenda*

**Consideration of the outcomes of expert group and
intersessional meetings, including draft recommendations,
and of global events**

Background paper on integrated housing policies**

Note by the secretariat

1. Integrated housing policies were introduced as a thematic area of work of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H) in 2026. The content of the present background paper was developed through an expert and intergovernmental consultation process. An Expert Group Meeting on Integrated National Housing Policies was convened on 15 July 2026, bringing together 41 participants and providing inputs to the background research, the case for integration, key definitions and potential areas for recommendations. An intersessional meeting was subsequently held on 3 September 2026 in hybrid format, with simultaneous interpretation in the six official languages of the United Nations. It brought together more than 220 participants, including representatives of a large number of Member States, and enabled Member States to review and provide guidance on the recommendations developed through the preceding expert process. The present background paper reflects the inputs received through both meetings. The resulting draft recommendations are summarized in document HSP/OEWG-H.2026/2/Add.1.

I. Background

2. All countries have some form of housing policy, whether explicit or implicit. The key recommendation emanating from this paper is therefore that governments should approach their housing policy in an integrated manner. Through integration across levels of governments, across thematic silos, across territories, across the policy cycle, and across sectors, governments can ensure greater coherence within their housing policies, ultimately promoting the achievement of adequate housing for all.

3. Integrating national housing policy starts with a shift in thinking. Housing is oftentimes still understood as the physical structure of the house alone, reduced to quotas and targets on how many 'housing units' can be produced. While enhancing housing supply is an important dimension of addressing the global housing crisis, achieving adequate housing for all requires housing to be understood as a system. This system includes the infrastructure that connects it, the land on which it

* HSP/OEWG-H.2026/1.

** The present document has not been formally edited.

sits, and the social, economic, financial and cultural context in which it functions. Housing adequacy is only achieved when all dimensions of the human right to adequate housing are achieved.¹ These are secure tenure, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility for marginalized and vulnerable groups, adequate location and cultural adequacy. Additionally housing sustainability and resilience is increasingly understood as a critical dimension of housing adequacy.²

4. Because of the complexity of the housing system, which involves many different themes, instruments and sectors, no single document can contain all the relevant housing policy down to the detail relevant to effective implementation. Nearly half of surveyed countries have a dedicated National Housing Policy already in place, and nearly two thirds have some form of national policy on housing.³ But such national policy documents are only one tool among many. Neither a singular housing policy nor numerous disaggregated housing policies are, in themselves, sufficient to deliver a coherent approach to addressing adequate housing across a country. Moreover, in analysed National Housing Policies, many key housing themes are not covered comprehensively, such as transport, gender and climate adaptation. Less than half of all National Housing Policies are explicitly referencing key global urban development frameworks. Around a third of standalone National Housing Policies are more than 10 years old and no longer reflect the evolving nature of the global housing crisis.

5. Integrated National Housing Policies are therefore understood in their plural meaning, as the combined set of interconnected policies and frameworks to achieve adequate housing for all. While national governments have an important role in setting housing policy, the multilevel nature of setting, implementing, monitoring and enforcing housing policies, means it extends to all levels of government, and to all other relevant organizations engaged in housing. The national component of housing policies in the paper refers to the way that housing policy should cover the entire territory across the urban-rural continuum, not just policies in cities, or policies initiated by national governments alone.

6. The structure of this background paper to the recommendation is six-fold. This background section continues to answer why integration has become a key issue now, what is at stake when integration of national housing policies are lacking, and how this background paper relates to the other OEWG-H workstreams. In section II, the background paper then describes the housing system, which contains all the elements that need to be integrated to enable effective housing policy. It then provides a definition of Integrated National Housing Policy in section III and provides several entry points for governments to initiate their integration. Section IV then provides an overview of the four components of housing policy integration, namely vertical, horizontal, spatial and temporal integration. Section V emphasizes the importance of inclusive integration. Finally, Section VI presents a summary of the draft recommendations.

A. Why Integrated National Housing Policies now?

7. Housing has always been an important feature of society. As countries have been urbanizing, densities increased, and new services for housing were required, governments have become increasingly concerned about achieving adequate housing for all. Indeed, the Sustainable Development Goals adopted in 2015 call for ensuring adequate housing for all, not just focusing on developing countries or informal settlement alone. In particular, over the last decade, a number of changes have taken place which have increased the need for stronger Integrated National Housing Policies.

8. First, there has been increasing recognition of an entrenched housing crisis, in which governments are struggling to provide adequate housing for all.⁴ Structural issues have remained, such as the large population living in slum conditions (1.16 billion as of 2024), and high rates of eviction. This has been compounded by a housing affordability crisis where households now spend on average more than 11 times their entire annual income to purchase a typical house (up from 9.2 in 2010), and a rising number of people who have been forcibly displaced from their homes (123.2 million people by the end of 2024), double the decade earlier.

¹ CESCR. (1991). General Comment No. 4: The right to adequate housing (Art. 11(1) of the Covenant).

² 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).

³ UN-Habitat (2026). *National Housing Policies: A global perspective*. [Within this analysis 159 countries were surveyed and 64 dedicated National Housing Policies were analysed.]

⁴ For elaboration on all statistics see: UN-Habitat (2026) *World Cities Report 2026: The Global Housing Crisis*

9. Second, as urbanization is continuing to add more people to cities, housing is increasingly an urban problem. Cities offer both significant economies of scale to address the housing crisis, but they also are complex to manage, with highly diverse populations and multifaceted interactions between national and subnational levels of government. Moreover, both the accelerating crisis of displacement and the climate crisis have uniquely urban and significant housing components, which housing policy has struggled to fully reconcile.

10. Third, following the prevalence of market-led approaches to housing since the 1980s, there has been growing interest expressed by governments to regain a more active role in steering housing outcomes. Such interest has varied in approach, including from focus on direct delivery of housing, to tighter regulation of markets, to interest in new ways of housing delivery through community-led processes. This background paper brings together examples on how governments can utilize such approaches to inform better housing outcomes.

B. What is at stake?

11. Addressing adequate housing for all is one of the great challenges of our time. Yet, many countries have fragmented housing policies and isolated housing programmes, crafted and implemented across multiple institutions. This leads to overlaps, contradictions, gaps, and overall lower policy effectiveness and efficiency. Faced with urgent pressure to act, housing policies have often been proposed in an ad-hoc manner, crafting individual policies for separate problems, without an understanding of the cascading impact such policies will have on housing as a system. Households, developers and other stakeholders often contend with shifting, incomplete and contradictory sets of housing policies, which creates uncertainties, hinders action and wastes resources. Gaps in policies may leave groups without access to housing altogether. Within this challenging context and with many governments facing a financial crunch, integration is not only an option but a must.

12. Housing policies need to strike a balance between their role as both a social and economic good. Housing is a social good that people need to contribute to society, serving as the foundation for well-being, economic stability and quality of life. Progress on housing underpins progress across the Sustainable Development Goals including poverty reduction, economic opportunity, health, climate action and social cohesion. UN-Habitat analysis indicates that housing relates to all the Sustainable Development Goals (SDGs), with the majority having a two-way relationship by which housing is both an outcome and an enabler of other goals.⁵ But housing is also an economic good, an employment enabler and a financial asset that is tied up in housing markets. In those contexts where housing is increasingly treated as an investment asset, demand for housing may be shaped by investors and expectations of capital appreciation, alongside its use as a place to live. Yet, housing is not a standard market good that can be looked at through the logic of demand and supply alone, because land is finite and immobile and therefore highly inelastic and not responding to market logics.

13. Integrating housing policies is challenging because housing is a complex system with many components, and oftentimes different interests. Many governments face a lack of capacity to set, implement, monitor and enforce housing policies. A lack of access to finance is a compounding barrier to integration, as it sets limitations on the way policy can be translated into implementation. Local priorities and responsibilities for housing and its related services may be unaligned with national priorities including in National Development Planning. Governments often lack the data and diagnostics to assess where their housing policy may be failing, as well as the capacity for effective regulation.

14. Integrating housing policies is a process in which these barriers are progressively overcome. By integrating housing policies, governments can coordinate investments and reduce the overall costs of housing supply and maintenance. Housing policy integration enables more inclusive housing outcomes that cover all groups within society and ensure no one is left behind. Integrating housing policies will have impact beyond housing. By addressing housing, Integrated National Housing Policies contribute to equitable and inclusive prosperity for poverty eradication, to preparedness, response, recovery and reconstruction, and to environment and climate action.⁶ They are also an important enabler of progress towards the Sustainable Development Goals and the transformative commitments of the New Urban Agenda (NUA). The recommendations set out in document HSP/OEWG-H.2026/2/Add.1 align with the 2026 recommendations by the Secretary-General on the implementation of the NUA to achieve inclusive and sustainable urbanization for all.⁷

⁵ UN-Habitat (forthcoming). *Housing and the SDGs*.

⁶ UN-Habitat (2026). *Strategic Plan 2026-2029*

⁷ A/80/696-E/2026/53

C. Relation to other OEWG-H workstreams

15. Integrated National Housing Policies function as the connective framework of the OEWG-H work programme, which was established by resolution 2/7 of the United Nations Habitat Assembly.⁸ Integrated National Housing Policies purposefully connect to past and future thematic areas of work of the OEWG-H. Integrated housing policies are the multilevel-policy vehicle through which thematic recommendations of other workstreams are operationalized. To prevent duplication, these recommendations are not repeated here in full but presented as part of an integrated approach. The Housing Knowledge Platform, also mandated by resolution 2/7, serves as the knowledge pillar of the OEWG-H, providing the first global repository of National Housing Policy documents. It creates the knowledge infrastructure through which experience and lessons from national housing policies can inform the OEWG-H’s thematic work, while enabling the recommendations generated through that work to feed back into the development and implementation of Integrated National Housing Policies. In addition to the OEWG-H workstreams, this background paper also embeds more than a dozen other United Nations guidelines for integrating national housing policies, including the Inclusive policies and programmes to address homelessness⁹, International Guidelines on Urban and Territorial Planning¹⁰, Guidelines on decentralization and strengthening of local authorities¹¹, among others. The full list is available in the annex of this paper.

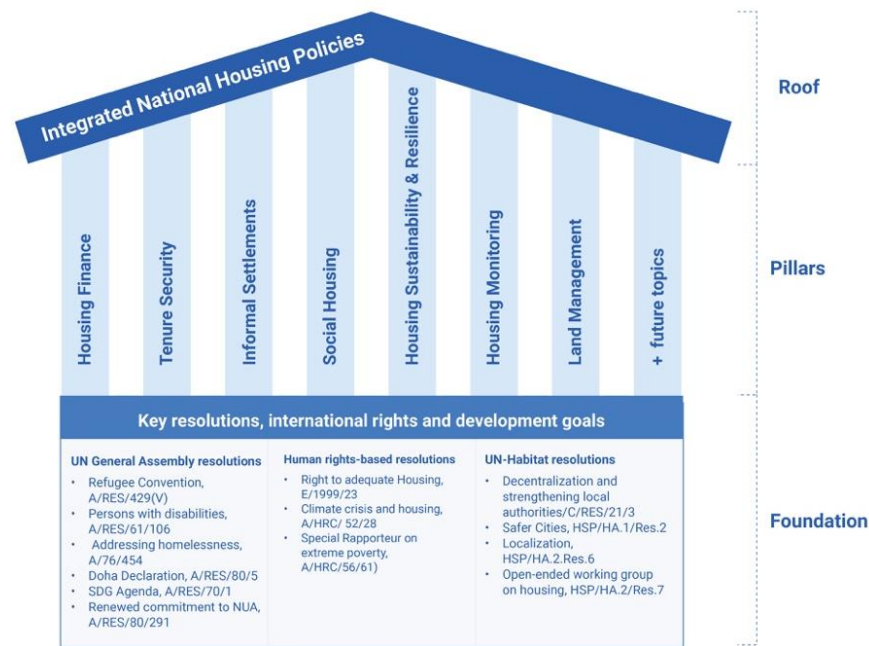


Figure 1: Integrated National Housing Policies as the roof of the OEWG-H core workstreams, underpinned by key resolutions, international rights and development goals as the foundation

16. Past background papers and recommendations for the OEWG-H have widely recognized the lack of policy integration as a major obstacle to achieving adequate housing for all. This background paper builds on and integrates the draft recommendations on housing finance,¹² tenure security,¹³ informal settlements,¹⁴ and social housing¹⁵ welcomed by the OEWG-H at its second session. Housing finance is one of the key instruments to achieve adequate housing for all, and this background paper helps to understand how this instrument can be integrated with other housing policy instruments and how finance can be integrated as part of the housing policy cycle. Tenure security and housing sustainability are both key thematic areas, and this background paper helps to understand how policies on tenure security and housing sustainability can be integrated with other key thematic areas of work.

⁸ HSP/HA.2/Res.7

⁹ A/76/454

¹⁰ UN-Habitat (2015). *International Guidelines on Urban and Territorial Planning*

¹¹ HS/C/RES/21/3

¹² HSP/OEWG-H.2025/INF/2

¹³ HSP/OEWG-H.2025/INF/3

¹⁴ HSP/OEWG-H.2025/INF/4

¹⁵ HSP/OEWG-H.2025/INF/5

Informal settlements and social housing are both distinct sectors of housing, and this background paper helps to understand how sectoral policies on these can be connected across sectors. The integrated housing policy approach also provides a framework for connecting these recommendations with ongoing OEWG-H work on housing sustainability and resilience and the definition of homelessness, as well as with upcoming thematic areas identified in the OEWG-H roadmap for 2025–2029.¹⁶

II. The housing system

17. Integrating national housing policy has been challenging because it consists of many different components, including a broad range of themes, instruments, sectors and institutions. Housing should be understood as a system. That means that any effective intervention needs to understand the impacts and connections between the various thematic, instruments and sectors. Before describing how these components can be integrated in sections III to V of this background paper, the section below first describes what these various components of the housing system are. For this, the housing system is defined here as the interconnected functioning of housing thematic, housing instruments and housing sectors to plan, produce and maintain housing for all.

A. Housing thematic

18. To build, manage and maintain adequate housing involves a wide range of thematic areas of work. Operationalizing the common adage that ‘housing is more than four walls and a roof’, means that housing policy needs to involve a much wider range of thematic than the mere supply and construction of housing. Defining adequate housing through the seven internationally agreed dimensions,¹⁷ means housing policies should not only cover the physical structure of the house itself, but also the required services, facilities and infrastructure, the location and land on which the housing sits, and the social, economic and cultural context of housing. All these policy domains intersect, which means that to provide adequate housing for all, requires an integrated approach. Moreover, many policies and policy instruments that have significant impact on housing outcomes are often shaped outside the direct remit of ministries, departments and organizations working on housing.

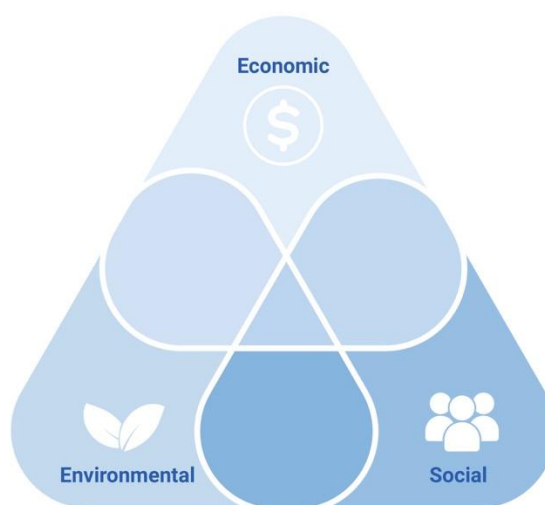


Figure 2: Housing at the intersection of Economic, Social and Environmental Objectives

19. The first set of thematic are **areas of policy that are an integral part of housing policy** but are often seen as secondary to housing adequacy. While these areas of policy have other functions, the progressive realization of adequate housing for all should be part of their core mandate. First, urban and spatial planning is an important form of housing policy through the way in which it allocates where housing can be built, according to what rules, and through which permits. Second, tenure and land policy is a key area of housing policy as it sets the rules that determines how people access, use, control and transact land for the purpose of housing. Third, the construction industry is an important area of housing policy as it conditions who can build housing, under what costs and through which methods. It involves policy for the entire supply chain of building materials and production processes.

¹⁶ Proposed Roadmap for the work of the Open-ended Intergovernmental Expert Working Group for the period 2025–2029. HSP/OEWG-H.2025/4

¹⁷ CESCR. (1991). General Comment No. 4: The right to adequate housing (Art. 11(1) of the Covenant).

Fourth, infrastructure and basic services are key areas of housing policy, as without such access to infrastructure and services, housing is uninhabitable. Fifth, finance and fiscal policy are critical forms of housing policy, as it determines how developers and people can pay for their housing delivery and acquisition. Housing is the single biggest expense for most households.

20. The second set of thematics are **areas of policy that are closely linked to housing** and have an outsized role in realizing adequate housing for all. While the core mandate of these policy domains does not necessarily cover housing directly, the cost of not integrating these themes into housing is significant. First, transport and mobility policy is essential to housing policy as it controls how people can access wider urban services from their housing and at what costs. Not integrating such policy lowers the value of housing to its inhabitants. Second, social protection, health and employment policies are vital to housing policy because a stable home depends on financial security, physical well-being, and access to livelihoods. Without integrating social protection into housing, the risk of homelessness rises, worsening health and social well-being, and rising cost of living leaves people unable to pay for their housing. Adequate housing helps reduce medical costs and supports mental health, while enabling older people to maintain access to housing. Third, macroeconomic policy that governments use to influence the overall performance of their economy, have an enormous impact on people's access to housing, as housing is one of the largest economic sectors. Fourth, climate, energy, environment and disaster risk policy are critical for housing policy, both in safeguarding residents from environmental hazards, and ensuring housing is compatible with climate targets. Section IV.B pays closer attention to their thematic integration.

B. Housing policy instruments

21. Housing policies involve a wide range of tools and instruments. National Housing Policies are popular policy tools that are adopted to enhance integration of housing policies. Whilst the development of a single national document is an important policy step, it is not alone sufficient. Instead, it is only one among many instruments that need to work coherently to produce integrated housing policies. While about half of countries have now adopted National Housing Policies, these have not been fully integrated with other instruments.¹⁸ At least six different types of instruments are distinguished.

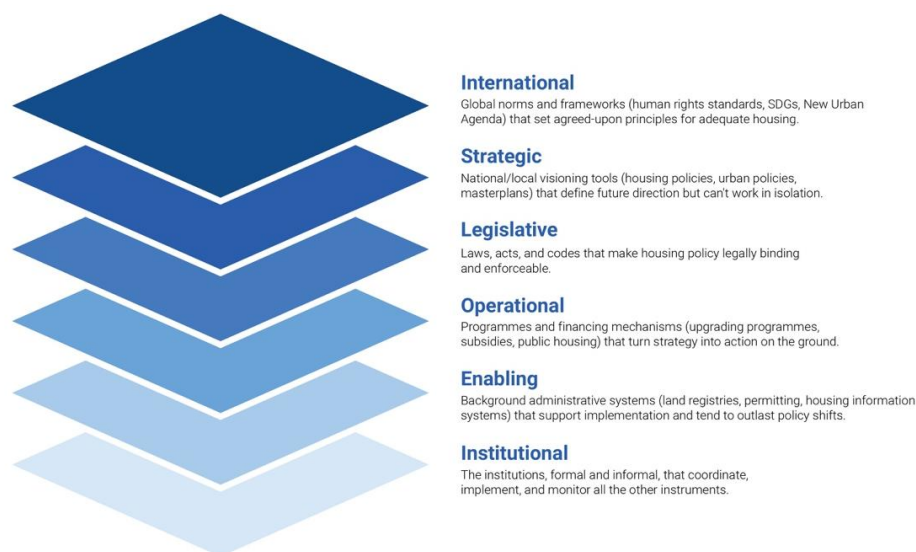


Figure 3: The six layers of housing policy instruments and their functions.

22. The first are the **international instruments** that set the standards and guiding frameworks agreed between countries, such as the human rights frameworks, the Sustainable Development Goals and the NUA. Of particular relevance here are the seven dimensions of the human right to adequate housing as contained in General Comment No. 4 on the right to adequate housing by the Committee on Economic, Social and Cultural Rights¹⁹ that provides an internationally agreed way of the functions

¹⁸ UN-Habitat (2026) *National Housing Policies: A global perspective*

¹⁹ CESCR. (1991). General Comment No. 4: The right to adequate housing (Art. 11(1) of the Covenant).

that housing needs to fulfil. UN-Habitat and the Special Rapporteur on adequate housing have further argued that sustainability should be explicitly included in the definition of adequate housing.²⁰

23. The second are **strategic instruments** that set out visions and future directions for housing. Examples at the national level include National Housing Policies and National Urban Policies, while at the local level, development plans and urban masterplans can serve a similar purpose. Strategic instruments are well positioned to act as an integrator to other policy instruments, but they cannot function independently of other instruments.

24. The third are **legislative instruments** that set the requirements and limitations of those engaged in housing including laws, acts and codes. Examples include tenancy laws, housing acts and building codes. These instruments are critical to ensure housing policy is legally enforceable and ensuring housing policy is compatible with laws governing other aspects of society. It also demonstrates to other stakeholders, including investors and communities, the clear commitment of governments to pursue certain policy, and enables courts to uphold laws. Many countries that have adopted National Housing Policies, embed these within legally adopted National Housing Acts.²¹

25. The fourth are **operational instruments** that turn the strategic visions into tangible programmes and tools, through appropriate financing and funding mechanisms. Oftentimes such instruments set criteria for subnational governments and communities to engage or apply for certain housing programmes. This gives these instruments an important role in ensuring inclusive integration of housing policy. They include informal settlement upgrading programmes, public housing delivery, housing subsidies and vouchers, among others.

26. Fifth are **enabling instruments** that provide many functions that allow other instruments to be implemented. They include housing administration systems such as cadastre and land registries, permitting and licensing systems, and housing information systems. They often play a background role in the shaping of housing policy, but they are indispensable components and need to be fully integrated with the strategic objectives and housing programmes. Such enabling instruments have a high longevity, and can maintain functioning even as housing policy at the strategic level changes course.

27. The final are **institutional instruments** that coordinate, implement and monitor all the above-mentioned instruments. Policies are meaningless if they are not embedded into institutions that govern housing production, allocation, finance and management. Examples of such institutional instruments include housing ministries, housing authorities, tenant federations, community housing collectives and homeowner associations, among many others. Critically, they include both formal and informal institutions. In those countries where informality is prevalent it is critical that informal institutions are fully integrated into housing policy making.

28. Integration across policy instruments needs to be matched by professional capacity, clear mandates, and institutional leadership. This is especially poignant in the current housing crisis, where neither governments nor markets have demonstrated full responsibility. It is important there is clear responsibility for the delivery of the various parts of the housing system, conceived as part of a **multilevel governance** approach. This implies that effective integration not only requires a dedicated national authority or administration with responsibility for housing, but that such national authorities need to be matched by equivalent institutions at the state, municipal and local levels. These institutions need to be supported by adequate technical expertise, resources and a clear mandate for coordination. Such multilevel institutions play a critical role in aligning the various housing policy instruments, convening relevant actors, strengthening implementation, and ensuring that housing objectives remain coherent across government and over time.

C. Housing sectors

29. Housing involves many sectors and delivery models. While many governments tend to have sectoral focus in their housing policy, such as on public housing or informal housing, it is important that housing policy covers all sectors, to ensure its coherence across the full housing continuum. Depending on the context and perspective, governments and markets define and operationalize different sectoral policies, that may include housing delivery and construction models, target groups, and different tenure models. Integration of housing sectors is important for social mobility, so that it is possible for people to move between sectors as their income and circumstances change. For example, in many countries there exists a gap between what the informal sector or public rental sector provides,

²⁰ 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.2024/4; A/HRC/52/28, para. 5.

²¹ UN-Habitat (2026) *National Housing Policies: A global perspective*

and what can be afforded in the private market. Integrated housing policies would ensure these gaps between housing sectors are reduced. It is common for governments to develop policies for one or more sectors, but rarely for all, and rarely in an integrated manner, where interventions in different sectors support each other.

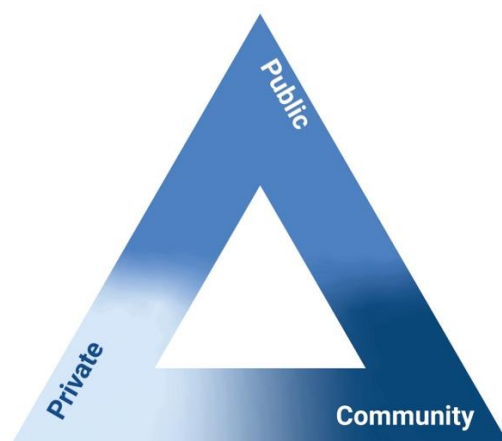


Figure 4: Housing sectors include public, private and community actors

30. While there is no ‘ideal mix’ of housing tenure and delivery models, it is important for countries to have a diverse range of housing options. **Housing diversity** makes the housing systems more resilient and is better capable of adapting to changing demographics and other challenges. Having housing of different ages within same neighbourhood contributes to a greater mix of housing options, which allows for a richer diversity of people to reside within the same neighbourhood, and for people to easily shift housing options within close proximity. Mixing can happen at different scales. In some cities and countries, housing policies actively seek to mix groups of people within the same building or the same neighbourhood. In many countries however, residential segregation is significant. This is reinforced by distinct housing segregation, whereby different housing tenure and delivery types are spatially separated from each other, and where proximity and access to local infrastructure and services varies markedly. Many countries have historical legacies where housing policy was used specifically to separate societal groups, and it is important such legacies are recognized and overcome.

31. Housing policy involves a range in **tenure arrangements**. It includes both those who own and rent their house. But it also covers a broad range of other mixed tenure arrangements along a continuum, including collective tenure arrangements, such as urban villages in China and collective ownership in Uruguay delivered through the establishment of the Federation of Mutual Help Cooperatives (FUCVAM).²² Customary tenure arrangements are also seen across many countries in Africa, Asia and Latin America whereby there is diversity about how such collective and indigenous tenure are reflected in the legal frameworks. New Zealand provides an example of recognizing different tenure arrangement in policy, where district plan rules were amended to permit housing on collectively owned Māori land, previously blocked by standard subdivision and title requirements.²³ In countries where informality is prevalent, housing policies need to consider de facto tenure arrangements alongside de jure tenure rights. For example, in housing approaches that involve participation or compensation, it is important to involve all people in the community, regardless of their tenure status. This should include those who own their land and housing, but also those living on rent. Legislative changes in Odisha, India for example in 2017 to grant legal land tenure to urban slum dwellers enabled access to education, banks and basic services.²⁴

32. Housing policy involves a range of **delivery models**. It includes both private and public housing delivery. Within these many variations exists, including public rental housing, private housing by developers, private owner-occupied development, and many kinds of public-private delivery where different parts of the housing systems (such as land, services and housing construction) are delivered in combination. It also covers a broad range of other delivery models that are neither private nor public, but are community-led, such as cooperative housing. It is important to acknowledge that in many developing countries, most housing delivery is informal. These may be considered private, as they are managed by private individuals and involve private contracts, but they operate largely outside

²² Barenstein, J. D., & Pfister, M. (2019). The professionalization of a social movement: housing cooperatives in Uruguay. *Built Environment*, 45(3), 382-397.

²³ MAIHI Ka Ora (2021). The National Māori Housing Strategy.

²⁴ The Odisha Land Rights to Slum Dwellers Act, 2017

of government authority. Delivery also extends to retrofitting, maintenance and rehabilitation, which can be carried out through the original delivery model, but can also be devolved, or involve other parties.

33. Housing involves everyone in society. Yet, policy is often formulated without specific considerations for **diverse income groups**, and many vulnerable groups face barriers to accessing adequate housing that are not addressed, sometimes even falling outside of adequate housing provision all together. Indeed, it is common for housing policies and areas of policy that are closely linked to housing including fiscal policy, to favour those who already own their housing and those with above-average incomes. This exacerbates inequalities and can lead to severe societal tension. In many countries, it is common to distinguish between housing for different socio-economic groups, such as lower income groups, to middle- and higher-income groups. For example, in Chile housing subsidies are calibrated to different income groups to enable access to privately produced units.²⁵ In Austria, a large, permanently affordable housing stock has been maintained allowing residents to access cost-rent provisions in mixed tenancy buildings,²⁶ and in the United Kingdom investment has been announced to bring affordable housing stock back up to previous levels.²⁷

34. Housing policy should pay particular attention to **vulnerable groups** and their specific housing needs. In alignment with the NUA,²⁸ these groups include women and girls, children and youth, persons with disabilities, people living with HIV/AIDS, older persons, Indigenous Peoples and local communities, slum and informal-settlement dwellers, people experiencing homelessness, workers, smallholder farmers and fishers, refugees, returnees, internally displaced persons and migrants, regardless of their migration status. It is important that such specific needs are addressed in an integral way, and section V elaborates on this in more detail.

35. Housing strategies that benefit one vulnerable group often improve the environment for all. For instance, a well-lit neighbourhood with varied amenities serves women's safety, eases children's school routes and can help people with visual impairments. In several countries, specific housing solutions have been developed for example for older people, housing for students, or emergency housing for refugees. In Japan, rental stock was registered against accessibility standards and linked to care service provision for older residents,²⁹ and in the United Kingdom a Homes for Ukraine programme was launched, enabling residents to sponsor and host refugees.³⁰

III. Towards housing system integration

A. Defining housing policy integration

36. Integrated National Housing Policies should cover all the instruments, thematic areas and sectors described in section II. This background paper proposes and operationalizes a definition for Integrated National Housing Policies to ensure a consistent understanding of the scope. This definition could also form the basis for international monitoring of the degree of housing policy integration. The definition proposed is:

“Integrated National Housing Policies are deliberate policy frameworks that intentionally and progressively promote coherence within and across (a) policies internal to the housing sector, (b) broader national social, economic and environmental policies and (c) international rights and development goals, throughout the entire country. They achieve this through vertical, horizontal, spatial, and temporal integration, while encompassing diverse housing delivery models and all groups within society to achieve adequate housing for all”.

37. To reiterate, while integration through a National Housing Policy as contained within a single document can be an important tool to align, coordinate and guide various tools and institutions working on housing, a dedicated National Housing Policy can never contain the full breadth of all housing policy: it needs to be progressively integrated with the various instruments and tools that make up the entire housing system.

²⁵ OECD. (2016). Housing policy in Chile A case study on two housing programmes for low-income households

²⁶ UN-Habitat (2026) *World Cities Report 2026: The Global Housing Crisis*

²⁷ Gov UK (2026). Historic council housebuilding comeback to help families into secure homes.

²⁸ New Urban Agenda. A/RES/71/256 (para 20, 34, 42).

²⁹ The World Bank Group (2022). *Silver Hues: Building Age-Ready Cities in Japan*.

³⁰ Department of Levelling Up, Housing and Communities (2022). ‘Homes for Ukraine’ scheme launches

B. Entry points and pathways

38. There is **no one-size-fits-all approach** to achieving effective housing policy integration. Recognizing Integrated National Housing Policy as a process, this subsection adopts an action-oriented approach to describe a range of entry points for integrating housing policy. Countries are encouraged to evaluate their housing policy through clear diagnostics, identify entry points to integrate their housing policy, and set up the required monitoring mechanisms.

39. Broadly speaking, two broad patterns can be identified: countries with a dedicated National Housing Policy that may lack comprehensiveness and appropriate instruments for effective implementation; and countries that address a wide range of policy domains relatively effectively, but lack full integration, potentially resulting in redundancies and conflicts.³¹ Both can provide good entry points for further integrating housing policies. For example, a National Housing Policy can be integrated with a corresponding Housing Act to provide legal basis to implement the vision contained within the policy. Or integration can be initiated from the other direction, such as through a National Housing Agency or a Housing Portal that brings together and coordinates a large number of separate housing policy domains.

40. One entry point is **thematic**. Depending on the regional context and specific issues faced by each country, a good entry point for integrating housing policy can be around the most pressing challenge, ensuring momentum and buy-in from stakeholders. For example, with escalating unaffordability in many countries, measures to lower housing costs can be a good entry point to integrate a broader range of housing issues, such as making housing more sustainable, or addressing homelessness. Ireland's Housing for All plan (2021) uses addressing affordability as a starting point to address wider goals including eradicating homelessness by 2030, improving traveller-specific housing and increasing independent options for ageing and disabled populations.³² In Brazil, the Minha Casa, Minha Vida federal housing programme used widespread expansion of affordable housing access in urban and rural areas to target improvements for vulnerable groups including women-headed households, people with disabilities, older people and Indigenous communities.³³

41. Another possible entry point is **temporal**. Countries are at different moments in their housing policy cycle and a critical entry point for integrating housing policy is to leverage the urgency of events and processes. For example, the quadrennial review of a country's NUA implementation can be a good starting point for integrating national housing policy. Similarly, disasters can create the urgency to integrate housing policy, such as through a revised building code that can serve as a tool of integration of many aspects of housing policy. For example, in the aftermath of the Tōhoku earthquake and tsunami in Japan, reconstruction offered an entry point for integrating housing policy, as households could not access reconstruction support for rebuilding without adhering to new seismic and inundation-risk standards. In Nepal, success of NGO innovation to transform housing construction following the 2015 earthquake was recognized by the government and incorporated into 2024 countrywide reconstruction guidelines for scaling.³⁴

42. Countries have different **institutional legacies** and this can be an entry point too. When it comes to housing policy, no country starts out from nothing; there are always existing institutions and existing laws, policies and programmes that can provide an entry point for closer housing policy integration. This can also involve overturning legacies that inhibit closer housing policy integration, such as outdated planning laws that have entrenched housing segregation. Removing critical bottlenecks can be a critical entry point to advance housing policy integration. Depending on the governance structure, such as a federalized country, or a country with a high degree of decentralization, housing policy integration may start at different levels. Different local and regional governments often have different challenges and capacities. A key institutional entry point may also be a city or local government that has advanced effective housing policy and integrating their approach within a national framework.

43. The final entry point to consider is **capacity gaps**. For some countries that have severely underdeveloped housing policy, where only a few instruments exist and with only a few themes covered, with little impact on housing outcomes, the key bottleneck to integrating housing policy tends to lie in a lack of technical capacity and human resources. Without trained planners and policy makers, integrating housing policy in a manner that improves housing outcomes is very difficult. For these countries capacity building and training would serve as a key entry point.

³¹ UN-Habitat (2026) *National Housing Policies: A global perspective*

³² Department of Housing, Local Government and Heritage (2021). Housing for All Strategy.

³³ UN-Habitat (2026) *World Cities Report 2026: The Global Housing Crisis*

³⁴ The Earthshot Prize (2024). Build up Nepal

IV. Components of integration

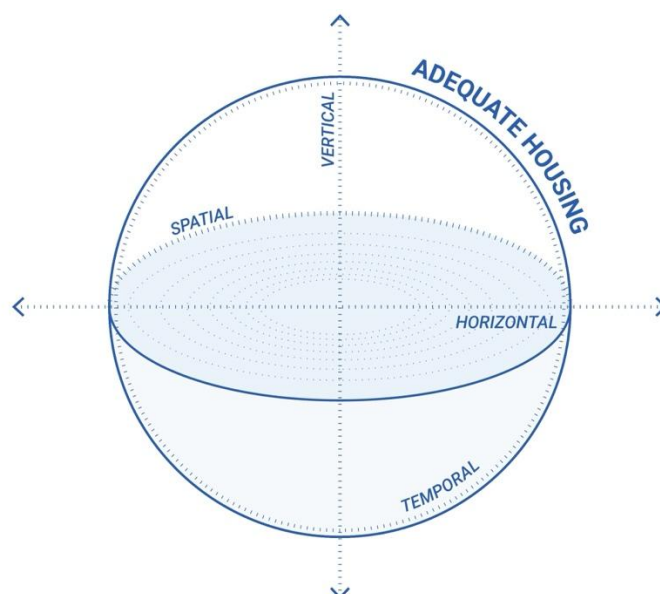


Figure 5: The four components of integration for adequate housing delivery

A. Vertical integration of housing policy

44. To achieve adequate housing for all, it is important to have vertical integration of different institutions, departments and organizations working on housing and housing-adjacent areas of work. This includes how work by housing ministries is integrated with local and regional governments, as well as with various departments and agencies working on housing and housing-adjacent policies and extending to non-governmental and private sector delivery and management of housing. While national governments may sit at the top of this vertical integration, effective integration must extend down to residents and community groups, which form an essential bottom-up component of the housing system.

45. Housing policy is often set at national level, but without resources or capacity at the local level to implement such policy. Policy making at the local level is often slowed down or hindered by approval and checks at regional, state and national levels, which may not always provide clear criteria and procedures. A lack of consistency between national, regional and local standards, creates confusion for developers and others engaged in actual housing delivery, often causing delays or halting delivery. Housing policy may also be set without understanding of the real lived experience of people, which leads to housing policy that is out of touch with reality on the ground. Local governments are often closest to housing needs and housing markets and are therefore well placed to generate and utilize housing data, identify emerging challenges, and ensure that housing policies reflect lived realities. Effective vertical integration requires that information and evidence flow in both directions, enabling national policies to be informed by local conditions and implementation experience.

46. Vertically integrating housing policies involve **coherence and coordination between strategic, legislative, operational and enabling instruments**. For example, Kenya's operationalization of the Mukuru Special Planning zone was enabled by a series of legislative instruments, including its participatory approach under the 2015 Nairobi City County Public Participation Act and the 2016 Community and Neighbourhood Associations Engagement Act.³⁵ Many countries including India, Brazil, South Africa and Canada have also utilized special planning zones to accelerate critical infrastructure and housing. Vertically integrating housing policies also involves coherence and coordination on the structures and processes that are designed to ensure accountability, transparency, responsiveness, rule of law, stability, equity and inclusiveness, empowerment, and broad-based participation. Vertical integration requires mechanisms to translate commitments into day-to-day implementation, coordinate across departments, monitor progress and secure the resources needed to act. The City of Toronto illustrates how rights-based housing commitments can be translated into operational practice at the local level. Its Housing Rights Advisory Committee and the Housing Unit of Ombudsman Toronto provide mechanisms for cross-departmental

³⁵ UN-Habitat (2022). *World Cities Report 2022: Envisaging the Future of Cities*

implementation, community participation and accountability, complementing broader federal commitments to the right to housing.³⁶ Key outcomes of enhanced vertical housing integration are thus improved inclusion and participation of all groups, reduction of housing discrimination, and more efficient operation between different levels of government.

47. Closer vertical integration extends to the **multilateral level**, to ensure that international institutions are well aligned with national priorities. Indeed, the OEWG-H is one of the key mechanisms for closer vertical integration of housing policies, and coordination among Member States and multilateral institutions. International standards and agreements, such as the SDGs, human rights, or general comments adopted by CESCR (Committee on Economic, Social and Cultural Rights) can provide a framework for closer integration. Many countries such as South Africa or Spain for example, have integrated the human right to adequate housing into their constitution.

48. Closer vertical integration of housing policy involves a **multilevel governance** lens and adherence to the principle of subsidiarity. As promoted in the NUA, stronger coordination and cooperation among national, subnational and local governments, including through multilevel consultation mechanisms and by clearly defining the respective competences, tools and resources for each level of government, is a critical component of housing policy integration.³⁷ Rather than assuming policy making will be done at country level and implementation at local level, vertical integration of housing policy involves assessing which level of governments is best placed to set, implement and monitor various forms of housing policy. For example, Japan's Basic Act for Housing defines how institutions at different levels cooperate with each other, defining the process of multilevel incorporation of public rental housing supply. Such vertical housing integration requires attention to capacity building and resourcing so governments ensure that the appropriate level of technical and organizational skill exists to monitor and implement the intended policy. Countries are encouraged to implement the Guidelines on decentralization and strengthening of local authorities,³⁸ as this helps enable local authorities to deliver adequate housing.

49. Vertical integration of housing policy is not limited to levels of governments but should extend to other **non-governmental stakeholders** and residents themselves. Ultimately, housing's social purpose is to serve residents, and their involvement is critical to ensure housing is fit for purpose. For example, Thailand's Baan Mankong programme integrates national funds and eligibility rules into a dedicated institution and transfers these directly down to the community level.³⁹ Brazil also offers example of integration of communities, such as through the PREZEIS⁴⁰ policy which made participation a structural rather than consultative component, or participatory budgeting approach, both of which integrated communities directly into decision-making bodies. Many other countries have also supported expansion of community housing including Belgium, Canada, Cambodia, the Philippines and the United States of America. Vertical integration of local residents, community groups and other non-governmental stakeholders needs to go beyond ad-hoc consultation, and rather be systemically integrated, with clear legal provisions, institutional empowerment, and meaningful decision-making power at the lowest level.

B. Horizontal integration of housing policy

50. To achieve adequate housing for all, it is important that there is horizontal integration between practices and policies on different themes and sectors. This involves first the integration of the core components of the housing system, that include land policy, spatial planning policy, finance and fiscal policy, tenure policy and policy on housing habitability (as enumerated in section II). It also involves integration with housing-adjacent areas of work that cover various social, environmental, economic components. A key outcome of better horizontal integrating is promoting synergies between policies and limiting trade-offs. For example, in Finland, agreements on land use, housing and transport (known as MAL agreements) between the national government and its largest urban regions helps coordinate various thematic demands by separate national ministries.⁴¹ Countries are encouraged to

³⁶ Ombudsman, Toronto (2026). Submission to the United Nations Special Rapporteur on the right to adequate housing

³⁷ New Urban Agenda. A/RES/71/256 (para 87)

³⁸ HS/C/RES/21/3.

³⁹ Boonyabancha, S. (2005). Baan Mankong: Going to scale with "slum" and squatter upgrading in Thailand. *Environment and Urbanization*, 17(1), 21-46.

⁴⁰ Plano de Regularização das Zonas Especiais de Interesse Social

⁴¹ Ministry of the Environment (n.d.). Land use, housing and transport agreements. <https://ym.fi/en/agreements-on-land-use-housing-and-transport>

implement the OEWG-H draft recommendations on housing finance⁴² and tenure security⁴³ which can help integrate these two core components of the housing system.

51. Housing policy is often set in thematic silos. Strategic instruments may call for more housing delivery and better adherence to adequate housing standards, but without integrating this across the core components of the housing systems, actual implementation will falter. Housing policy may call for increased supply without including mechanisms to make land and finance available to increase the supply. Housing policy may call for certain types or scale of housing, without having adequate construction capacity to realize that housing. In many contexts, housing policy encourages developers to build housing for certain economic segments, for which there is no adequate demand. Vacancy is a big outcome of lack of policy integration. Transport decisions may be guided by where land may be less costly to acquire, or where existing corridors are available, without integrating it into where housing is located, needed or planned.

52. A key aspect of integrating the core components of the housing system is **enabling instruments**, without which other housing policies and programmes cannot be implemented. Governments are encouraged to provide long-term and predictable investment in their housing administration and information systems. Digital technology has an important role here, as digitalization of administrative processes such as land registry or licensing, and methods like digital twins and housing matching platforms improve the efficiency of housing systems. Such enablers are also essential for the effective use of planning and land-management instruments, such as land-value capture and transferable development rights.

53. In alignment with the transformative commitments of the NUA,⁴⁴ this section explores how housing can be integrated with social, economic and environmental policy.

1. Position housing policy as a core component of social policy

54. Housing is both a social outcome and a foundational determinant of health, safety, well-being, inclusion and human development. The political declaration to Renew Commitment and Accelerate the Implementation of the NUA⁴⁵, highlights the need to promote the development of housing policies that foster local integrated housing approaches by addressing the strong links between education, employment, housing and health, and the prevention of exclusion, segregation, slums and informal settlements.⁴⁶ As social progress is shaped by the interaction of housing systems with social protection systems, access to public services, labour market participation, and wider social policies, Integrated National Housing Policies should align these. However, in most contexts housing has been largely peripheral to health and social care integration. Integrating social components in housing policy helps strengthen social capital by promoting the active participation and mobilization of residents.

55. In many countries, access to **social benefits** is linked to residential registration, rather than their actual housing. Integrated National Housing Policy would provide access to social services across the national territory, enhancing social mobility and ensuring inclusivity of all groups. For example, in Singapore, several social systems were welded to the housing delivery model itself rather than coordinated alongside it: pension savings linked to mortgages, Ethnic Integration Policy quotas applied at block level, and lease buy-back converting housing equity into retirement income.

56. **Proactive social policy** that prevents homelessness and forced evictions is a key aspect of integration of housing with social policy. Without an integrated approach between housing and social policy, loss of employment can easily lead to loss of home, which perpetuates a cycle of housing inadequacy. Evicting people from housing often cascades into lower economic productivity, while it provides a significant setback for health and on children's access to education. People may lose critical documents, that limit people's access to social services. Unlawful evictions may require costly compensation to residents. It is more cost-effective for governments to prevent homelessness and forced evictions through integrated social policy, than to remedy it, and cover the cost of lost productivity. In alignment with past reports by United Nations Special Rapporteurs on extreme poverty and human rights on ending the criminalization of homelessness and poverty,⁴⁷ governments are recommended to integrate long-term responses to prevent homelessness such as preventive

⁴² HSP/OEWG-H.2025/INF/2

⁴³ HSP/OEWG-H.2025/INF/3

⁴⁴ New Urban Agenda. A/RES/71/256

⁴⁵ A/RES/80/291

⁴⁶ A/RES/80/5

⁴⁷ A/HRC/56/61/Add.3; A/78/192

mechanisms to reduce evictions for non-payment of rent or other reasons, improved management of housing markets and the provision of social housing or housing assistance for those in need.

57. The political declaration to Renew Commitment and Accelerate the Implementation of the NUA⁴⁸ and resolution 76/133 on inclusive policies and programmes to address homelessness⁴⁹ highlight the need to address the needs of those experiencing homelessness, through comprehensive and integrated national and local responses across housing, health, employment, and social protection systems, with a focus on prevention, reduction and long-term sustainable solutions, including non-market, social and affordable rental housing solutions. In this context, there has been a trend in **homelessness** policy to move away from “emergency-and-crisis-only” responses towards “Housing First” approaches. Housing First approaches emphasize ensuring people have access to housing and secure tenure first, before addressing the individual underlying causes and drivers of homelessness. It is founded on the principle that housing functions as an enabling condition to address other issues, such as finding employment or addressing substance abuse. They are also less expensive than expanding or maintaining large shelter and emergency accommodation systems, and result in significant cost savings for public law enforcement and healthcare systems.

58. Adequate housing for all also intersects with **safety and security**. Human security-conscious housing policies act as an essential social infrastructure, stabilizing households and societies across multiple dimensions of security, including economic security, personal and community security, health and environmental security through integrated responses. A human security framing and approach to housing combines legal protection with genuine community empowerment enhancing the participation of residents to build lasting urban safety and resilience. In alignment with the United Nations System-wide Guidelines on Safer Cities and Human Settlements, promoting social cohesion contributes to addressing the challenges of adequate housing for all. This includes regenerating stigmatized neighbourhoods, and mitigating xenophobia that targets refugees, internally displaced persons and migrants, who are among the poorest groups in cities and human settlements and live in very vulnerable situations.⁵⁰

59. Housing is a key social determinant of **health**.⁵¹ The human right to adequate housing includes dimensions that bear directly on health, notably habitability, accessibility, and availability of services. Housing conditions are also directly associated with health outcomes, including respiratory health, cardiovascular disease and mental well-being.⁵² Health-integrated housing policy offers governments a unique opportunity to bridge the gap between housing and health, enabling improved health outcomes and lower costs. An increasingly important dimension of the link between housing and health is an ageing population in many countries. The “ageing in place” approach to housing integrates housing modifications, appropriate services and assistance to enable older persons to live independently in their communities for as long as possible. Such an integrated approach helps prevent or delay disruptive transitions to care facilities, supports autonomy and reduces the risk of social isolation. For example, in Scotland, the Hub and Cluster model is an integrated housing approach that combines independent living for older adults with a nearby central care base in the neighbourhood.⁵³

2. Enable housing’s value as a productive economic asset

60. Adequate housing is not only an outcome of economic growth, but housing plays a transformative role in shaping national economic outcomes. Housing plays three distinct but connected roles in the economy. It is a destination of finance, bridging the gap between housing needs and economic capability. It is the main asset through which households build wealth, security and resilience. And it is a platform from which households generate income and participate in the wider economy. Integrated National Housing Policies should address each of these roles and align fiscal, financial, land and economic policy around them. The detailed instruments, recommendations and country examples for mobilizing housing finance are set out in the OEWG-H workstream on housing finance.⁵⁴ This section focuses on the points at which finance, fiscal and land policy must be integrated with wider housing and economic objectives.

⁴⁸ A/RES/80/291

⁴⁹ A/RES/76/133

⁵⁰ United Nations System-wide Guidelines on Safer Cities and Human Settlements. HSP/HA.1/Res.2

⁵¹ Bentley, R., Mason, K., Jacobs, D., Blakely, T., Howden-Chapman, P., Li, A., ... & Reeves, A. (2025). Housing as a social determinant of health: a contemporary framework. *The Lancet Public Health*, 10(10), e855-e864.

⁵² WHO. (2018) *Housing and Health Guidelines*

⁵³ The Scottish Government (2026). Independent Living.

⁵⁴ HSP/OEWG-H.2025/INF/2

61. Realizing the benefits of housing across the population requires deliberate alignment between housing and economic policy across each aspect of the housing value chain.⁵⁵ Different market segments engage different parts of this chain, so Integrated National Housing Policies should map where finance is required and combine instruments accordingly. For this to succeed, three layers need to work together: **funding instruments** (investors/credits, capital markets and the national or municipal tax base), **finance instruments** (developer finance, municipal land and infrastructure financing, subsidies, guarantees/insurance, municipal/community financing, private sector financing and end-user financing) and **finance moments** (intervention on land acquisition/assembly, tenure, construction, sales/transfer, maintenance and social and economic infrastructure).

62. The early stages of the housing value chain are critical to shaping the availability, affordability and location of housing. Land banking and speculative land holding can constrain the supply of land and drive up costs, making it more difficult to deliver affordable and well-located housing. Integrated National Housing Policies should therefore consider the full range of fiscal and regulatory instruments available to bring land forward for development and ensure that increases in land value generated by public action contribute to wider housing and development objectives. These can include land value taxes, taxes on vacant or underutilized land, and other land value capture mechanisms linked to changes in land use or development rights. For example, land value capture through rezoning can recover part of the increase in land value created by planning decisions and reinvest it in local infrastructure and affordable housing.

63. National and municipal taxation of housing and housing developments can similarly help share the wealth generated through housing markets and finance the infrastructure needed to support new development. In England and Wales, the Community Infrastructure Levy is a local planning charge on new development that contributes to infrastructure such as roads, schools, health facilities and parks.⁵⁶ In Bogotá, Colombia, the Contribución de Valorización (Betterment Levy) has been used to help finance transport investments that increase accessibility and land values.⁵⁷ These instruments demonstrate the importance of integrating land, housing, fiscal and economic policies from the outset. Capturing value upstream and reinvesting it in infrastructure, services and affordable housing can help ensure that the benefits of development are translated into more inclusive housing outcomes downstream. Further consideration of these instruments is provided through the OEWG-H workstream on housing finance.⁵⁸

64. The **private sector** plays an important role in housing delivery, including through development, construction, finance and the management of housing assets. Integrated National Housing Policies should therefore seek to create an enabling environment for private investment while ensuring that market activity contributes to broader government housing objectives. This requires a balance between incentives, regulation and public oversight. Governments can provide clear and predictable planning requirements, building standards and development rules, giving developers greater confidence that the regulatory environment will remain stable and that investments can be brought forward. At the same time, public authorities need to ensure that developer incentives and investment do not come at the expense of affordability, safety, accessibility or long-term resilience. This can include requirements for affordable housing, developer contributions and infrastructure levies, as well as appropriate standards for building quality and climate resilience. The objective is not simply to increase private housing investment, but to align private investment with the long-term social value of housing and the needs of the wider population.

65. Blended finance can provide an additional mechanism for integrating private investment with public housing objectives, particularly for affordable and climate-resilient housing. However, weak coordination between sectors and difficulties in measuring social impact can limit the effectiveness of such approaches. Governments can strengthen their impact by integrating housing, climate and finance objectives across departments, establishing common monitoring frameworks and using evidence of social and environmental outcomes to support longer-term investment.⁵⁹

66. Housing is a household asset that enables **wealth, security and resilience**. In OECD countries it is the largest asset that households hold, ahead of deposits and equities.⁶⁰ When housing's value is

⁵⁵ Centre for Affordable Housing Finance in Africa (2018). Housing Value Chain.

⁵⁶ UK Gov (2026). Community Infrastructure Levy. <https://www.gov.uk/guidance/community-infrastructure-levy>

⁵⁷ Ochoa, O. B. (2011). *Betterment Levy in Colombia Relevance, Procedures, and Social Acceptability*. Lincoln Institute of Land Policy

⁵⁸ HSP/OEWG-H.2025/INF/2

⁵⁹ HSP/OEWG-H.2025/INF/2

⁶⁰ OECD (2025). Distribution of Household Wealth in line with national accounts.

utilized well, investments in housing support poverty reduction, growth, employment, entrepreneurship, productivity, labour mobility and prosperity.

67. Tenure security is key to unlocking much of this benefit. This is especially important in informal settlements, where it enables households to invest in their own homes without fear of eviction. **Tenure security** can also support owners to use property as collateral for loans, supporting incremental and in-situ upgrades. To enable adequate housing for all, it is important that steps are taken to integrate financial instruments across socio-economic groups. In Sub-Saharan Africa, Central and Southern Asia, and parts of Eastern and South-Eastern Europe mortgage penetration sits between the single digits and the low 30 per cent range.⁶¹ Expanding access requires a combination of distinct instrument types, rather than any single tool. In Singapore, the Housing and Development Board combines subsidies, first-time buyer grants and Central Provident Fund savings. South Africa's PPC runs employer-linked support for households that earn too much for state housing but too little for a conventional loan. Mozambique's Casa Real offers serviced starter homes with rent-to-buy arrangements, and Morocco's FOGARIM guarantee covers 70-80 per cent of loans to low-income borrowers with irregular incomes.⁶² Mobile-based and digital microfinance, using alternative credit scoring, is also extending access in Sub-Saharan Africa and South-Eastern Asia.⁶³ Expanded credit should also sit within macroprudential tools to ensure wider access supports affordability rather than price inflation.

68. Housing investment also generates **employment** and stimulates **domestic construction value chains**, particularly where programmes use local materials and labour. There are approximately 260 million home-based workers globally⁶⁴, and even in OECD countries home-based enterprises account for slightly more than half of all private enterprises.⁶⁵ Governments should therefore plan housing with employment in mind, through designs that allow home-based enterprises to function and economic planning that places business space and incentives close to housing. Secure tenure also strengthens the returns from these enterprises and supports dweller-led housing consolidation.

69. Integrated National Housing Policies should therefore position housing not only as a social outcome, but as productive economic infrastructure and a source of household wealth and resilience. Fiscal, financial, land and economic policies shape who can invest in housing, who benefits from increases in housing and land values, and whether households are able to build and retain wealth through secure and adequate housing. At the same time, well-located, affordable and resilient housing can protect household wealth from climate and disaster risks, reduce exposure to high energy and transport costs, support workers' productivity and enable households to invest in their homes and livelihoods. Integrating private investment, public finance and fiscal policy around these objectives can therefore help ensure that housing investment generates broader economic value while strengthening the long-term financial security and resilience of households. This is consistent with the commitments on an inclusive urban economy contained in the Political Declaration to Renew Commitment and Accelerate the Implementation of the NUA which countries are encouraged to continue to implement.⁶⁶

3. Enhance resilience of housing in the face of climate change

70. As the climate crisis is accelerating, integration of climate policy with housing policy has become an increasingly important dimension. Housing is both a contributor of greenhouse gases, as well as being susceptible to climate shocks such as flooding or extreme heat. It is therefore critical to advance the housing and climate agenda together. Following the OEWG-H draft recommendations on Sustainability and Resilience,⁶⁷ countries are encouraged to integrate a rights-based approach into environmental and housing policies to ensure that the right to adequate housing and the right to a clean, healthy, and sustainable environment are implemented in a coherent and mutually reinforcing manner.

71. In the practical implementation of climate adaptation measures, governments may face **difficult trade-offs** between expanding housing supply, protecting environmentally sensitive areas, reducing exposure to hazards and limiting urban sprawl. For example, flood management and other resilience measures can improve environmental safety while inadvertently displacing low-income households if

⁶¹ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

⁶² UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

⁶³ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

⁶⁴ OECD (2023). Informality and Globalisation: In search of a new social contract.

⁶⁵ OECD (2018). Policy brief on home-based businesses.

⁶⁶ A/RES/80/291 (para 28)

⁶⁷ HSP/OEWG-H.2026/INF/3 and HSP/OEWG-H.2026/2/Add.1.

housing needs are not considered alongside climate planning. Conversely, restricting development in high-risk or environmentally sensitive areas without providing alternative land and housing options can further constrain housing supply, affordability and lead to informal developments. Governments are encouraged to integrate environmental sustainability and resilience in a holistic manner, ensuring that the increased resilience of particular housing sectors does not come at the expense of others. Aligning with the Special Rapporteur on the right to adequate housing, it is important to ensure that urban planning policies integrate climate change, disaster risk reduction, energy response, land use, transport, location of services and infrastructure equity and include the residents of informal settlements.⁶⁸ An integrated approach to climate and housing can be seen in Fiji, where relocation was converted from an ad hoc emergency response into a standing national procedure, with defined consent requirements, sequencing, and a dedicated trust fund attached. Legislation directs a fixed share of the national Environment and Climate Levy into a dedicated trust fund to finance the planned relocation of communities threatened by sea-level rise and coastal flooding.⁶⁹

72. A key consideration on integrating climate policy with housing is ensuring that **housing retrofitting** and resilience measures are adapted to variations along the tenure spectrum. Owners are typically responsible for big investments, but renters pay the utilities and receive the associated benefits of energy improvements. In the case of multi-ownership, typically, a building management company is charged with the maintenance and repair of common areas, the building envelope and utility installations while also coordinating decisions by the owners about energy efficiency improvements. Governments are encouraged to adjust rent-setting rules to allow both landlords and renters to benefit from energy savings resulting from investments in energy retrofitting. Such measures would strengthen incentives for renovation.⁷⁰ For example, Germany introduced a carbon tax on heating in the building sector in which the carbon tax liability would be split between landlords and tenants with tenants in low-emission housing bearing most of the tax, while landlords will be liable for the majority of the additional tax for carbon-intensive rental dwellings. Cities in several countries, including in Singapore, Portugal, the Republic of Korea and Ecuador, have also introduced retrofit policies to cool housing including tree planting and the use of cool roofs.⁷¹

73. Retrofitting and resilience measures should also extend to policy for informal settlement transformation. In informal settlements climate vulnerability is often compounded by inadequate infrastructure, insecure tenure and limited access to finance. In these contexts, resilience requires an integrated approach of enabling incremental housing improvements carried out by residents themselves, and settlement-level interventions, including drainage, water and sanitation, flood protection, nature-based solutions, access roads and public space. In the Solomon Islands nature-based solutions have been used to address flooding, erosion and other climate risks as part of in-situ informal settlement upgrading.⁷²

74. **Climate financing** should be integrated in housing policy to help fund housing stock improvements and energy-efficiency retrofitting. Integrated National Housing Policies should therefore be integrated with climate-finance strategies, with eligibility criteria, subsidies and guarantees designed to enable investment in housing serving lower-income households. This can help overcome the mismatch between the upfront costs of resilience investments and the limited ability of low-income households and social housing providers to finance them.

75. For newly built housing, climate considerations need to be integrated from the outset to minimize costly remediation and ensure future proofing. This requires climate risk, energy efficiency, resource use and environmental performance to be incorporated into housing standards, land-use planning, infrastructure provision and development finance, and to be communicated clearly and in a timely manner to developers to avoid delays. In Colombia for example, legislation requires municipalities to factor climate change into legally binding land-use and development plans.⁷³

C. Spatial integration of housing policy

76. The lack of spatial integration of housing with the wider city remains a key obstacle to achieving adequate housing for all. Spatial integration of housing involves integrating housing with the wider territory, across scales, and making housing accessible through public space and public

⁶⁸ A/HRC/52/28

⁶⁹ Office of the Prime Minister, Republic of Fiji and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH (2023). Regional Talanoa on Climate Induced Planned Relocation

⁷⁰ OECD (2023). *Brick by Brick (Volume 2) Better Housing Policies in the Post-COVID-19 Era*

⁷¹ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

⁷² UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

⁷³ OECD Environmental Performance Reviews (2026). Colombia 2026.

transport, to essential services such as schools and health facilities, and with employment opportunities. Without these, housing is reduced to units alone, and it cannot achieve the aggregate social, economic and environmental benefits for its inhabitants. Spatial integration can overcome spatial segregation, reduce commuting times and contribute to housing affordability, as residents can access housing in a wider area. Better spatial integration of housing is both an enabler, and an outcome of a broad range of housing and planning tools, such as transit-oriented urban planning, land value capture, or community-led land and housing developments. Without spatially integrated housing policy, these tools are limited in their capacity to provide adequate housing for all.

77. The **international guidelines on urban and territorial planning**⁷⁴ retain their value as a guide towards the achievement of sustainable development and countries are encouraged to consider the urban and territorial planning principles outlined in the guidelines while developing, reviewing and implementing their housing policies and broader urban and territorial planning frameworks. These guidelines are already linked to housing and intersect with the social, economic and environmental component highlighted in horizontal integration. They specify the roles of national governments, as well as local authorities, civil society and planning professionals.

78. Spatial integration of housing policy cannot be achieved without **effective land management**. Central to such management should be the social and ecological function of land as recognized in the NUA,⁷⁵ with a view to progressively achieve the full realization of the right to adequate housing. Spatially integrated housing plans land uses in such a way to both enhance synergies between housing and other uses, while reducing negative externalities on housing. Land is a significant component of the cost of housing, and the differentiated cost of land is an important determinant in where people can afford to live, which in turn affects their access to urban opportunities. Land policies and administrative systems should promote secure tenure, especially to the urban poor, as detailed in the OEWG-H draft recommendations on secure tenure.⁷⁶ In many cities, land registries are not well integrated with spatial planning and may not reflect conditions on the ground, particularly in informal and customary tenure contexts. Institutional coordination and technologies such as Geographic Information Systems can help to spatially integrate these systems.

79. Effective land management is essential for spatial integration of housing policy as a wide range of key **planning instruments for housing**, such as land sharing, land banking, transit-oriented policies, inclusive zoning and transferable development rights depend on well-functioning land management. Integrated land management is also critical for resilience of housing in the face of climate change, so housing is not planned in environmentally sensitive places or disaster risk affected areas. The intersection with the OEWG-H draft recommendations on Housing Environmental Sustainability and Resilience⁷⁷ is apparent here, as effective land management can help reduce environmental and housing pressures stemming from rapid and uncoordinated urban expansion.

80. A key outcome of spatially integrated housing policies is to **ensure higher connectivity** for residents, both within and between neighbourhoods, thereby improving the location component of housing. Cities designed around proximity allow residents to meet essential daily needs within a reasonable walking, cycling or public transport distance from home. Such spatial integration requires a multi-modal lens, looking at public transport, walking, cycling and motorized means of transport. Transit-Oriented Development concentrates high-density, mixed-use developments within walking distance of public transit hubs. Proximity-oriented planning also advocates for polycentric urban structures composed of interconnected complete neighbourhoods, where equitable and affordable housing is at its core. Once opportunities are available within a short distance, human-centred street design principles should be integrated to encourage active mobility and new movement habits. In many countries, the prevalence of gated housing communities can be a major obstacle to spatially integrated housing, particularly in cities where colonial and segregationist planning practices persist.

81. **Area-based approaches** refer to housing policies that target spatially defined areas at the local level identified as disadvantaged through locally disaggregated indicators.⁷⁸ Such initiatives take a multi-stakeholder, multi-sectoral approach to address and prevent further spatial inequalities. There is now also an increasing recognition of the value of area-based approaches to urban crisis recovery. Crucially, area-based approaches should cover the whole population of the target area, including displaced and host communities, with both groups benefitting from the outcomes.

⁷⁴ Governing Council resolution 25/6.

⁷⁵ New Urban Agenda. A/RES/71/256 (para 13)

⁷⁶ HSP/OEWG-H.2025/INF/3

⁷⁷ HSP/OEWG-H.2026/INF/3 and HSP/OEWG-H.2026/2/Add.1

⁷⁸ OECD (2026). *Area-based initiatives to transform neighbourhoods*

82. Finally, spatially integrated housing policy also involves **coordination at the national scale**, for example to see how housing shortages are distributed nationally, or where secondary cities can absorb new housing construction. Countries are encouraged to pursue polycentric urban development, that makes effort to alleviate housing pressures from larger cities. Given the considerable variation in housing conditions across the rural-urban continuum and between different regions, spatially integrated national housing policy would pay attention to these differences to produce regionally appropriate housing outcomes. In rural areas, the issue of housing affordability is typically less pronounced than in urban areas for example, whereas access to services and employment is of greater concern in small towns and villages.

D. Temporal integration of housing policy

83. Finally, temporal integration refers to continuity and coherency within the housing policy cycle. Housing is a long-term asset. Not only does it take years for housing to be planned, financed and built – once built it requires continuous attention to maintain, manage and adapt the housing to changing circumstances. Housing policy that is temporally integrated ensures that as housing transitions between the planning, construction and management phase, policy remains consistent, mutually supportive, yet adaptive.

84. Temporal integration of housing policy requires that **robust diagnostics and programme reviews** feed into revisions of housing policy. Temporally integrated housing policy also involves future oriented policy that responds to projected changes in housing demand, demographic changes and other societal shifts, such as an ageing population. Countries should ensure that housing policies are responsive to anticipated demographic and environmental changes. Housing strategies are strengthened by incorporating long-term projections related to urbanization, ageing populations, climate change, migration, changing household structures and evolving housing needs. Housing profiles are an effective tool to review current national housing policy, review future trends and inform changes to better integrate policy. Such diagnostics also strengthens a basis for cooperation. For example, Cabo Verde's housing profile functioned as a shared evidence base with development partners — enabling South–South cooperation with Brazil to replicate support to self-help housing.⁷⁹⁸⁰

85. Housing policy integration is an evidence-based process, to which **reliable and consistent data** is critical. In the political declaration to Renew Commitment and Accelerate the Implementation of the NUA,⁸¹ countries recognize that data and statistics, technology and innovation are critical enablers of sustainable urban development, and express concern about persistent gaps in the availability of disaggregated, timely, accessible and comparable urban data, particularly the data gaps on housing, informal settlements and underserved urban areas. Countries are thus encouraged to invest in housing data and monitoring to make an accurate assessment of needs and capacities. To ensure housing policy covers all the different societal groups and housing sectors, it is critical housing data is properly disaggregated. In alignment with United Nations Habitat Assembly resolution 2/6 on Localization of the Sustainable Development Goals,⁸² it is important to enhance and promote capacity-building activities relating to human settlements statistics through urban monitoring guidance and tools, such as the application of the degree of urbanization, the national sample of cities approach, and the earth observations toolkit for sustainable cities and human settlements, urban observatories and spatial analysis. For example, the Senegalese Federation of Inhabitants and UrbaSEN has scaled up integrated socio-economic and demographic data collection on informal neighbourhoods using surveys, and combined them with drone-mapping and georeferencing.⁸³ Detailed recommendations on data collection are contained with the OEWG-H work on the global housing monitoring framework.⁸⁴

86. Temporal integration of housing policy also requires attention to **housing maintenance**. The issue of maintenance has typically been sidelined in housing policy. However, neglecting the small incremental funding needed for maintenance and repairs is extremely costly in the long run, as lack of maintenance inevitably leads to high replacement costs. Sustained incremental investments in maintenance can help governments avoid deteriorating conditions as well as expensive emergency

⁷⁹ Government of Cabo Verde and UN-Habitat (2019). Perfil do Sector de Habitação de Cabo Verde.

⁸⁰ UN-Habitat and Brazilian Cooperation Agency (ABC) (2026). *Simetria Urbana – Cabo Verde: Resultados e Perspectivas da Cooperação Sul-Sul Trilateral*.

⁸¹ A/RES/80/291 (para 43-44)

⁸² UNHA resolution 2/6. Localization of the Sustainable Development Goals.

⁸³ World Habitat (2023). UrbaSEN and the Senegalese Federation of Inhabitants. <https://world-habitat.org/awards/winners/urbasen-and-the-senegalese-federation-of-inhabitants>

⁸⁴ UN-Habitat (2025). Expert Group and Intersessional Thematic Meeting on Housing Monitoring Framework, Annex.

repairs or large-scale replacements.⁸⁵ One of the most common ways in which public housing deteriorates into slum conditions is through a lack of maintenance and long-term repairs. Decades of recurring investment in urban areas have demonstrated that without adequate funding for maintenance, public housing projects gradually decline into slum conditions, sidewalks degrade to the point where they are unusable and water supply networks break down, causing contamination and loss of precious water. Investing in maintenance is also critical for protecting historic and heritage housing. Adequate maintenance and inspection also enable the timely identification of the need for retrofitting, as discussed in the section IV.B.3. Housing budgets rarely account for the recurring expenses of maintenance. Without such funding, essential infrastructure can deteriorate and eventually break down entirely, thereby setting back progress towards SDGs and resulting in high replacement costs. Governments are encouraged to provide adequate financial and institutional support for maintenance and repairs of housing and infrastructure.

87. A key dimension to temporal integration is **housing policies that support incremental change**. Planning and construction of new housing is expensive, and incremental housing approaches are policies that allow for the progressive realization of adequate housing over time. It is more adaptive than conventional turn-key housing and better aligned to informal financing mechanisms. Sites-and-services schemes, such as historically built in Kenya and India, provide infrastructure and formal tenure, but leave the construction of the house to residents themselves. Alternate approaches may provide a 'core' house for residents, to which they can add over time. Such housing programmes likely fail without proper temporal integration of housing policy. This includes adequate attention to maintenance of infrastructure, as well as urban development regulations that allow people to make incremental changes within an easily understood framework and without need to obtain regulatory approval for changes that fall within predetermined spaces of incremental growth.

88. Temporal integration of housing policy requires attention to cover the full **housing value chain** from relevant policy and regulations focusing on materials production and supply, import dependence, logistics, labour and skills, informal construction, small-and-medium-sized enterprises, maintenance capacity, procurement systems, construction costs, and climate impacts of materials. Housing policy that promotes certain housing construction practices, without adequately integrating policy to enable the associated materials and skills is likely to fail. In the context of environmental resilience, it is important that housing policy supports the ecological sourcing of materials and promote responsible reuse and recycling of materials.

89. Linked to the housing value chain, is the need to integrate adequate **capacity development** into housing policies. This may involve training of the construction workers to build more efficiently or apply better safety standards. It can also involve capacity building of residents, so they can co-produce aspects of their neighbourhood, such as community-collected data, or simple maintenance practices. Capacity building extends to education of planners, to ensure they are proficient in adequate technology such as Geographic Information System (GIS) software or provide training to sensitize them to integrating thematic aspects into housing.

90. Finally, countries should recognize that successful housing policy integration requires **long-term commitment** and sustained investment. Institutional arrangements should be designed and reformed to support coherence across political cycles, using inter-ministerial coordination bodies and local implementation compacts, ensuring that housing objectives remain consistent and that long-term programmes can achieve their intended outcomes. Governments should invest in communication, stakeholder engagement and knowledge-sharing processes that build understanding of housing challenges and encourage cooperation among different levels of governance.

V. Towards inclusive integration

91. Housing policies work best when no one is left behind. As set out in General Comment No. 4 on the Right to Adequate Housing⁸⁶ some groups have a particularly difficult time exercising their right to housing, and acute attention should be paid to specific situations of individuals and groups living in vulnerable situations. An integrated approach does not mean applying the same housing solution to everyone. Housing needs, affordability constraints and access to land, finance and services vary substantially between households and across places. Attention should be paid to embedding inclusion across the four types of integration, encompassing the diversity of housing needs across society, ensuring the full population spectrum are adequately housed.

⁸⁵ United Nations (2023). *Rescuing SDG 11 for a Resilient Urban Planet. SDG 11 Synthesis Report*

⁸⁶ CESCR. (1991). General Comment No. 4: The right to adequate housing (Art. 11(1) of the Covenant).

92. Inclusion should not be an afterthought to housing policies or achieved through amendments and exceptions that try to make conventional housing policies ‘fit’ for vulnerable groups. Integrated National Housing Policies should be designed to promote “active inclusion”, whereby strategies and policies that explicitly protect and benefit low-income households, informal settlement residents and other vulnerable groups are championed. Too often, vulnerable groups are involved through tokenistic forms of participation that exclude them from actual decision-making processes. In alignment with the political declaration to Renew Commitment and Accelerate the Implementation of the NUA,⁸⁷ countries are encouraged to invest in promoting capacity-development actions for residents, communities and civil society to participate in the planning and implementation of housing and urban policies. Policies should therefore use disaggregated data and differentiated analysis to understand who is underserved, why existing housing systems are failing particular groups, and which combinations of interventions are required.

A. Realities of informality

93. Informality is a significant way in which housing is produced, accessed and occupied in many countries. The OEWG-H recommendations and background paper on informal settlements already cover the drivers, global and regional patterns, trends in informal settlement interventions and common challenges.⁸⁸ While in the past, informal housing has primarily been seen in negative terms, as encroachments to be removed, there is increasing recognition that it is more efficient, more cost-effective and more just to recognize and upgrade such housing. Yet **housing policies and regulatory systems are often still designed around formal housing markets**, formal land tenure and formally constructed housing. This creates a disconnect between policy and the ways in which large parts of a population secure and experience their homes. Integrated National Housing Policies should therefore recognize informal settlements and other forms of informal housing as part of the housing system. This involves the need to promote incremental housing improvements, actively preventing forced eviction and displacement, and amnesty and regularization for unauthorized forms of housing construction. For example, in countries like Italy,⁸⁹ Portugal,⁹⁰ Greece,⁹¹ and Türkiye,⁹² various legalization schemes have been issued for owners to declare any unauthorized housing construction.

94. Informality is not merely a challenge to be controlled or eliminated, but an integral component of contemporary urbanization, that both developing and developed countries need to engage with to achieve **sustainable urbanization**. Integration of housing policy can support informal settlements to progressively become integrated into urban form and become sustainable communities. Emerging as a response to affordability pressures and structural shortcomings within the housing system, informality frequently provides a household with an alternative pathway to securing housing where formal options are inaccessible. Rather than focusing primarily on the suppression of urban informality, governments at all levels should seek to understand and learn from the innovative solutions, practices, and institutions that emerge through informal processes and manifest in diverse urban contexts. These responses often represent locally grounded adaptations to policy and governance gaps, institutional shortcomings, and persistent urban challenges such as housing shortages, inadequate service provision, unemployment, weak planning systems, and limited state capacity. Examining how informal practices enable millions of urban residents to secure housing, livelihoods, services, and infrastructure can reveal the transformative potential of urban informality for designing more inclusive, responsive, resilient, and context-sensitive housing policies. Integrated National Housing Policies should therefore recognize and address the structural conditions which lead to informality, whilst supporting pathways to improve housing conditions, tenure security, and inclusion.

95. Most informally built housing is in a continuous process of upgrading, initiated by residents themselves. It is critical that governments recognize such **incremental and community-led approaches** as legitimate and scalable components of housing systems, thereby expanding the range of housing solutions available to households and governments. Such systems combine technical assistance and construction supervision to improve safety and quality, affordable financing products designed around the incremental nature of self-built construction for target-groups rather than conventional and exclusionary mortgage models, and simplified, safety-focused building codes. In

⁸⁷ A/RES/80/291

⁸⁸ HSP/OEWG-H.2025/INF/4

⁸⁹ Decreto Salva Casa (2024). Law No. 105.

⁹⁰ Legal Framework for Urbanisation and Building, Article 102-A, Decree-Law 55/99

⁹¹ Eftychiadou, O., Vartholomaios, A. & Asprogeraka, E. (2026). Declared Unauthorised Construction in Greece: An Indicator-Based Spatial Analysis, *European Journal of Geography*, 17(1), pp. 358-378.

⁹² Ministry of Environment, Urbanization and Climate Change (2018). İmar Barışı.

Chile and India, incremental housing focused on providing the foundations of housing,⁹³ and in Namibia community-led housing schemes combined incremental construction with joint-financing to deliver homes at a reduced cost.⁹⁴ Informal settlements also need to be spatially integrated within the city, providing road and public transport access, and extending services into informal settlements.

96. Incremental upgrading and area-based approaches can also reduce exposure to climate and disaster risks by improving the quality, safety and resilience of existing housing and neighbourhoods. Integrated National Housing Policies should support the strengthening, retrofitting and upgrading of existing housing stock, including in informal settlements, in coordination with local authorities and communities. This is particularly important where households lack the resources to relocate or independently invest in resilient construction. Such approaches can combine improvements to individual homes with wider investments in drainage, roads, water and sanitation, public space and other neighbourhood infrastructure, addressing housing vulnerability at both the household and settlement level.

B. Support housing recovery and reconstruction

97. Displacement is increasingly shaping housing needs in cities and human settlements, yet displacement prevention and response are often addressed separately from national housing and urban development policies. Conflict, disasters, climate impacts, insecure tenure and development pressures can all result in displacement, while the arrival of refugees and internally displaced persons can place additional pressure on already constrained housing, land and basic services. In alignment with the guidance set out in the Annex of the report of the Special Rapporteur on Adequate Housing,⁹⁵ integrated housing policies should therefore address both the prevention of avoidable displacement and the provision of adequate housing and durable solutions for displaced populations.

98. Housing policies in the past have often actively promoted the eviction of people and the permanent removal of their housing from cities. While housing policies have nominally moved away from advocating for so-called ‘slum clearance’, it is still commonly practiced in many developing countries. In developed countries, the eviction of people experiencing homelessness or other vulnerable groups remains commonplace. It is critical that **avoidable displacement** is prevented at all costs. Housing programmes to add to housing supply fall flat if they are linked to simultaneous large-scale demolition of housing. An integrated approach to National Housing Policies needs to pay particular attention to how related planning practice such as rezoning, redevelopment policies, environmental safeguarding policies, and land and rental policies can create conflict with the rights of the people living in informal settlements. In many countries this has led to unanticipated or unintended outcomes where people are displaced through the implementation of policies that make no clear provisions for the housing rights of people.

99. The need for policy integration is also very pressing in contexts of **protracted displacement**, where settlements initially established as temporary responses can become long-term places of residence. This may be the case on refugee camps, or in cases where people have moved to other urban centres. Following the approach of “solutions from the outset”, an integrated policy approach helps to enable long-term considerations and enable a range of durable housing pathways according to the context and the choices of displaced households, including return and reconstruction where feasible and safe, local integration, or settlement elsewhere. Importantly, durable solutions should adopt an area-based, whole-of-community approach that can help to spatially integrate the needs of displaced populations alongside those of local communities and other vulnerable groups. This integrated, cross-actor approach can help reduce inequalities and tensions, ensure buy-in from key stakeholders and ensure that investments made in response to displacement contribute to longer-term urban development.

100. For displaced populations, adequate housing cannot be separated from **access to livelihoods, services and economic opportunities**. Housing located far from employment, markets and services can leave displaced households dependent on humanitarian assistance and reinforce rather than reduce vulnerability. The 1951 Refugee Convention⁹⁶ recognizes the right of refugees lawfully staying in a country to engage in wage-earning employment. In practice, however, refugees and asylum-seekers may face considerable obstacles in securing the legal right to work, forcing them into informal activities to ensure their survival. Integrated National Housing Policies should therefore consider the

⁹³ Wainer, L. S., Ndengeyongoma, B., & Murray, S. (2016). Incremental housing, and other design principles for low-cost housing. International Growth Center, 2(5), 1-36.

⁹⁴ World Urban Forum (2026). Housing Practices: Community-Led Housing and Land Solutions at Scale in Namibia

⁹⁵ A/HRC/61/43

⁹⁶ A/RES/429(V)

relationship between housing, spatial planning, access to employment and the legal and practical ability of displaced people to work. In Kenya, for example, the Shirika Plan provides for the transition of the Kakuma and Dadaab refugee camps into integrated municipalities serving refugees and host communities, building on spatial and socio-economic development plans that link housing to markets, infrastructure and livelihoods.⁹⁷

101. Creating integrated systems has proven to be difficult, and in practice it is common for parallel systems to emerge. In such situations competing levels of government, or humanitarian and development organizations provide similar services. This creates inefficiencies and risk creating gaps in delivery. Humanitarian responses may need to move rapidly, but where separate systems continue in parallel to national and local institutions, they can weaken longer-term institutional capacity and make transition from emergency response to recovery more difficult. Integrated approaches to displacement and crisis recovery should establish platforms through which actors working across shelter, housing, land, health, protection, livelihoods and infrastructure can coordinate their interventions, with local governments involved from the outset given their responsibilities for planning and service delivery. Recovery and reconstruction programmes should build on and strengthen existing public systems rather than create parallel structures.⁹⁸ This in turn creates a stronger foundation for moving from emergency assistance towards long-term durable housing, livelihoods and settlement solutions.

102. Integration of housing recovery and reconstruction requires **moving upstream** from responding to displacement to addressing housing and land conditions that contribute to displacement risk. Thus, integrated housing policies should connect housing responses with measures to strengthen security of tenure, prevent forced evictions, reduce exposure to environmental hazards and property-related disputes, address overlapping claims and secondary occupation, and provide appropriate mechanisms for restitution, compensation and dispute resolution. Enabling such integration requires deliberate integration between data and planning decisions. In crisis-affected contexts, rapid assessments and spatial diagnostics can provide an important evidence base for prioritizing reconstruction and identifying emerging vulnerabilities. In Yemen, urban profiling was developed across seven cities using secondary data, satellite imagery and mobile phone photographs to assess building damage, helping government, development and humanitarian actors build a shared picture of changing conditions on the ground.⁹⁹ Similar approaches, including tools developed by United Nations Innovation Technology Accelerator for Cities (UNITAC) in Ukraine have supported Ministry-level planning, demonstrating how data and spatial analysis can inform institutional decision-making during recovery.¹⁰⁰

103. Crisis recovery also requires integration with the **legal dimensions** of reconstruction. In Bosnia and Herzegovina, for example, post-war recovery combined the reconstruction of damaged homes with the establishment of a Housing Verification and Monitoring Unit to document housing rights and support implementation of property laws, demonstrating the importance of addressing both the physical restoration of housing and the legal conditions necessary for households to return and recover. Integrated National Housing Policies can provide a framework for linking these dimensions, ensuring that reconstruction contributes not only to restoring housing stock, but also to rebuilding functioning, secure and inclusive housing systems once security and governance have been re-established.¹⁰¹

C. Protect communities from housing exclusion and discrimination

104. Housing exclusion is not experienced equally. Falling affordability, poorly integrated planning and discrimination have combined to deepen residential segregation, and the burden falls hardest on groups whose needs have not been adequately addressed by housing systems. Formal complaints about discrimination in access to and treatment in housing have risen by 68 per cent since 2010, which may reflect both the prevalence of discrimination and improvements in monitoring and reporting. To combat discrimination when renting, buying or financing a house based on disability, race, gender or place of residence, governments should ensure that housing policies incorporate effective anti-discrimination measures and accessible mechanisms for reporting and redress.

105. This approach is consistent with the Doha Political Declaration of the Second World Summit for Social Development, which reaffirms the right to an adequate standard of living, including

⁹⁷ Kenya Ministry of Interior and National Administration (2025). Shirika Plan for Refugees and Host Communities

⁹⁸ UN-Habitat. (2025). *Towards inclusive solutions to urban internal displacement*

⁹⁹ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

¹⁰⁰ UNITAC (2025). *From data to decision-making – Supporting Ukraine's urban recovery planning*.

¹⁰¹ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

adequate safe, accessible and affordable housing, and commits to ensuring housing policies in urban, peri-urban and rural areas address the needs of persons in low-income households, female-headed households, women, youth, older persons, persons with disabilities, those experiencing homelessness, those living in poverty, including extreme poverty, and those in vulnerable situations.¹⁰²

106. A major demographic shift that will intensify over the coming decades is the rapid growth of **older populations**. Inclusive housing policies therefore need to integrate the concerns and needs of older people. This involves integration with social policy, such as policies governing pension payments and healthcare provision. It also involves integration with planning to ensure public transport accessibility of housing, integration with urban design policy to provide walkable and step-free urban environments, and integration of building codes, to ensure housing can be easily modified for the changing needs of an older population. Homes and neighbourhoods that can be modified as people age, or as needs and household composition change, reduce costly renovation and forced relocation and help people remain in their communities. Such policy integrations also tend to benefit people with disability.

107. An estimated 1.3 billion people, or 16 per cent of the global population, live with significant **disabilities**.¹⁰³ People with disabilities face major barriers to securing adequate housing, including limited options for where and how they can live. Disability is also one of the most common bases of housing discrimination complaints. In line with the United Nations Convention on the Rights of Persons with Disabilities,¹⁰⁴ disability policy should be integrated with broader housing policies. This means moving away from segregated and institutional models toward “individualized housing” approaches, whereby people with disabilities have genuine choice over their living arrangements and enable them to reside in ordinary community settings alongside people without disabilities. Integrated National Housing Policies should adopt accessible, adaptable and universal design standards for all new housing, and encourage them to be adopted in retrofitting and adaptations of existing housing.

108. Understanding the **gendered experiences** in accessing housing is critical for inclusion and liveability, as issues such as safety, mobility and access to information disproportionately affect women.¹⁰⁵ Safety is a paramount concern for women, exacerbated by inadequate lighting, poorly designed public spaces, and insufficient policing. Access to essential services, affordable housing and economic opportunities also remains limited for women. This marginalization is generally rooted in complex socio-economic, cultural and legal factors.¹⁰⁶ Involving women in the design of housing and surrounding areas can help overcome many of these challenges, mainstreaming gender within wider housing and planning policies. For example, through participatory action research women who had migrated to Hong Kong, China, were able to express their preferences for ideal living and community spaces, informing policy recommendations and leading to more inclusive spaces.¹⁰⁷

109. Cities are increasingly becoming more **multicultural**, yet this diversity is rarely integrated in housing policy. Migrants often face distinct barriers to housing. Regeneration and housing policies can put them at a disadvantage, as place-based programmes often favour long-term residents and older migrants over recent arrivals. Integrated National Housing Policies should therefore monitor and enforce anti-discrimination protections in rental and mortgage markets, and review eligibility criteria that exclude recent arrivals from housing support. Inclusive housing policy needs to incorporate housing needs of migrants as well as of Indigenous groups, and other groups that have culturally differentiated housing needs. Housing standards in many countries still do not adequately reflect local norms, family structures and the role of older people within households. Cultural adequacy of housing goes well beyond stylistic features, and covers layout, household size, materials, and how homes can grow with families. Indigenous communities often have knowledge of traditional construction techniques and environmentally sensitive practices that should be integrated into national housing policies. There is no single template, so policy should set principles and process rather than prescribe designs. Countries such as Canada and New Zealand for example have championed Indigenous communities through the National First Nations Housing Strategy¹⁰⁸ and The National Māori Housing Strategy¹⁰⁹ respectively.

¹⁰² A/RES/80/5

¹⁰³ WHO. (2023). Disability fact sheet. <https://www.who.int/news-room/fact-sheets/detail/disability-and-health>

¹⁰⁴ A/RES/61/106

¹⁰⁵ Adewale and Parisi (2025). Gender-inclusive regeneration strategies for inner city housing, 10.1016/j.cities.2025.106125

¹⁰⁶ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

¹⁰⁷ UN-Habitat (2026). *World Cities Report 2026: The Global Housing Crisis*

¹⁰⁸ Assembly of First Nations (2022). *Housing Priorities – National First Nations Housing and Related Infrastructure Strategy*

¹⁰⁹ MAIHI Ka Ora (2021). *The National Māori Housing Strategy*

VI. Summary of recommendations

The recommendations presented below are numbered 1 to 14 and organized into four focus areas: (A) Towards Integrated National Housing Policies; (B) Recognizing housing as a foundation for social, economic and environmental progress; (C) Components of integration: horizontal, vertical, spatial, temporal; and (D) Inclusive Integration.

A. Towards Integrated National Housing Policies

1. **Adopt a systems approach to housing.** Governments should progressively move towards Integrated National Housing Policies by adopting a systems approach that recognizes housing as part of a wider ecosystem of actors and interconnected domains including institutions, markets, communities, levels of governance, land systems, infrastructure, finance, and construction materials and technologies.
2. **Identify context-specific pathways and entry points based on policy priorities and diagnosis of urgent housing challenges, existing institutional arrangements and capacities.** Governments should recognize that there is no single pathway towards policy integration, but that several context-appropriate entry points may help anchor, kickstart and strengthen the process. The process to arrive at the entry points and pathways should be evidence based; participatory and recurring - with consultations across stakeholders; transparent and promote trust, to ensure that the pathways and outcomes identified are fair and just.
3. **Integrate policies to encompass the full spectrum of housing sectors and delivery models.** No single housing or tenure model can adequately address the diverse housing needs found within and across countries. Integrated National Housing Policies should encompass the full continuum of tenure systems and delivery models, including public, private, formal, informal, rental, ownership, cooperative and community-led housing.
4. **Engage strategically with the private sector.** Neither government nor private sector can provide adequate housing alone. Integrated National Housing policies should therefore acknowledge the role of private sector actors in housing provision and maintenance, rebalancing the roles of the public, private and community sectors. Governments should establish appropriate incentives and strong regulations to curb speculation and align private sector activity with housing policy objectives.

B. Recognizing housing as a foundation for social, economic and environmental progress

Introduction: Governments should recognize and use integrated housing policies as a vehicle to achieve sustainable development and contribute to relevant international commitments, including on housing rights, Sustainable Development Goals and the New Urban Agenda. Governments should seek an appropriate balance between policies supplying housing and enabling housing investments with those aimed at enhancing socio-economic opportunities that allow people to access housing while safeguarding the environment, promoting housing's social and economic roles.

5. **Position housing policy as a core component of social policy.** Housing is both a social outcome and a foundational determinant of health, well-being, inclusion and human development. As social progress is shaped by the interaction of housing systems with social protection systems, access to public services, labour market participation, and wider social policies, Integrated National Housing Policies should align these. Focus should be placed across three dimensions (i) support to the housing habitat, including access to urban services, coexistence in new housing developments and condominium administration; (ii) intersectorality for development and social inclusion, through coordination with social and economic services in the field; and (iii) strengthening of social capital by promoting the active participation and mobilization of residents.
6. **Utilize housing's value as a productive economic asset.** Housing systems are both a social good and a productive asset for national economies. Governments should recognize housing as economic infrastructure within its fiscal system that supports poverty reduction, growth, employment, entrepreneurship, productivity, labour mobility and prosperity. Integrated National Housing Policies should align housing investment with wider economic development strategies and leverage housing finance, land and fiscal instruments to expand access across diverse tenure types and socio-economic groups. Governments should also safeguard the social function of housing by curbing practices that undermine affordability, accessibility and long-term housing outcomes.
7. **Enhance resilience of housing in the face of climate change.** Housing systems are significant consumers of land, materials, energy and infrastructure, while also being highly vulnerable to the impacts of climate change, environmental degradation and disaster risks. Environmental sustainability

and resilience standards should be embedded from the outset of planning and construction processes, and action should be taken to finance and enable regeneration, retrofit and in-situ upgrading to make housing more sustainable, reduce pollution, emissions and enhance resilience to flooding, heat, landslides and other climate-induced disasters.

C. Components of integration: horizontal, vertical, spatial, temporal

8. **Integrate housing horizontally across policy domains and frameworks.** Housing policies should be designed and assessed against the full range of dimensions that constitute adequate housing, recognizing that progress in one dimension should not come at the expense of another. Integrated National Housing Policies should be aligned with national development strategies, national urban policies, economic development frameworks climate and environmental strategies, social protection systems, infrastructure plans, and spatial planning instruments. It is important to ensure coherence across the full range of housing policy instruments, including legislation, regulations, institutions, strategies, plans, programmes and financing mechanisms.
9. **Integrate housing vertically, by connecting housing management and delivery across levels of governments and to non-governmental stakeholders.** Governments should integrate housing vertically by strengthening coordination, collaboration and accountability across all levels of government and with non-governmental stakeholders. Local and regional governments need to be fully integrated into the formulation, implementation and monitoring of Integrated National Housing Policies, ensuring that their responsibilities are met by adequate capacities and funding. Meaningful participation by civil society organizations, housing cooperatives, community groups, residents' associations and other housing stakeholders throughout the housing policy cycle is critical for integrated housing policy. It is important to invest in the institutional, technical and staff capacities required to implement integrated housing policies effectively.
10. **Integrate housing spatially, by connecting housing to services, infrastructure, amenities and opportunities.** Governments should integrate housing policy with urban planning and city development strategies to reduce segregation and promote proximity-based planning that increases access to services. Housing challenges often vary considerably within countries, particularly across metropolitan, urban, peri-urban and rural areas, underscoring the need to integrate these diverse challenges and opportunities into coherent housing policy frameworks.
11. **Integrate housing temporally, by connecting housing across time, policy cycles and attuned to future need.** Governments should integrate housing temporally by linking immediate housing needs with long-term planning and maintenance, implementation and adaptation processes. It is important to establish robust systems for collecting, managing and analysing data, to inform reliable housing diagnostics to assess housing needs, monitor progress, identify gaps and inform policy decisions. Integrated National Housing policies need to be responsive to anticipated long-term projections related to urbanization, ageing populations, climate change, migration, changing household structures and evolving housing needs. It is important to recognize that successful housing policy requires long-term commitment and sustained investment.

D. Inclusive integration

Introduction: Governments should ensure that Integrated National Housing Policies respond to the needs, rights and aspirations of all individuals and groups within society, recognizing the diversity of housing needs across the full population spectrum. This includes particular attention to supporting recovery and reconstruction in the context of displacement, conflict- and disaster-affected contexts.

12. **Reflect the realities of informality.** Informal housing provision and informal livelihoods constitute a significant component of countries worldwide, particularly in developing countries. Integrated National Housing Policies should support approaches that reflect the realities of informality and prioritize approaches that progressively improve housing adequacy, security and living conditions while minimizing displacement. Governments should support in-situ settlement upgrading and measures including incremental construction, incremental and innovative financing, tenure regularization and simplified building codes to enable informal actors and minimize relocation.
13. **Support housing recovery and reconstruction in conflict- and disaster-affected contexts.** Housing systems and supply are often severely disrupted by conflict and disasters. Governments should integrate housing recovery and reconstruction within broader national housing systems recognizing that rebuilding after conflict and/or disasters is a long-term process, essential to building-back communities and societies. Efforts must be aligned with wider housing priorities, developed with

affected communities and coordinated with access to infrastructure, services and livelihoods to support resilient and inclusive recovery.

14. **Protect vulnerable communities from discrimination and displacement.** Integrated National Housing policies should provide specific protections for populations in vulnerable situations, including protection against forced evictions, discrimination and housing insecurity. Particular attention should be given to addressing the multiple and intersecting forms of discrimination faced by women and girls, children and youth, persons with disabilities, people living with HIV/AIDS, older persons, Indigenous Peoples and local communities, slum and informal-settlement dwellers, people experiencing homelessness, workers, smallholder farmers and fishers, refugees, returnees, internally displaced persons and migrants, regardless of migration status.

VII. Conclusion

110. Integrated National Housing Policies are, by definition, multi-dimensional, multilevel, multi-sector and multi-actor processes. They seek to connect the diverse themes, instruments, sectors and institutions that collectively make up the housing system and shape housing outcomes. Achieving such integration can therefore appear ambitious. Yet the purpose of this paper is not to suggest that countries should attempt to integrate every aspect of their housing system simultaneously. Rather, it recognizes integration as a progressive process through which governments strengthen coherence across housing policies over time.

111. The starting point should be a clear diagnosis. No country begins from nothing, and there is no single pathway. Countries are encouraged to evaluate their housing policies using disaggregated data and tools such as housing profiles, to see where policies, instruments and institutions are fragmented and who is underserved. The diagnosis points to an entry point that fits the context. This could be the most pressing challenge, as in Ireland's Housing for All plan, which uses affordability to address wider goals. It could be a moment in the policy cycle, as when reconstruction after the Tōhoku earthquake and tsunami became an opportunity to integrate housing policy. It could also be an existing institution or law that can be built upon, or a capacity or skills gap that needs to be closed first. The process of arriving at these entry points should be evidence-based and participatory.

112. Entry points then need to be sustained across all four components of integration. Horizontally, this means coordination between sectors. Vertically, it means involving all levels of governments and communities throughout the policy cycle, with capacities and funding that match their responsibilities. Spatially and temporally, it means linking housing to services, land and opportunities, and maintaining coherence across political cycles through inter-ministerial coordination bodies and local implementation. Throughout, inclusion must be built into design from the start, so that integration works for every group in society.

113. Governments are encouraged to utilize country examples as well as the Housing Knowledge Platform to draw inspiration and share expertise across peers, regardless of the starting point. Progress may not be linear, but each step that integrates actors, sectors and levels of government around clear and inclusive housing goals will move countries closer to achieving adequate housing for all.

Annex

Key references

The work of the OEWG-H on Integrated National Housing Policies was informed by the outcomes of relevant forums, summits, and meetings, including:

The thirteenth session of the World Urban Forum (WUF13), held in Baku, Azerbaijan, from 17 to 22 May 2026.

The High-Level Political Forum on Sustainable Development, held in New York, United States of America from 7 to 15 July 2026.

The Expert Group Meeting on Integrated National Housing Policies held online on 15 July 2026.

The Intersessional Meeting on Integrated National Housing Policies held on 3 September 2026.

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