



UN-HABITAT

National Housing Policies: A global perspective





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List of Acronyms

CESCR	United Nations Committee on Economic, Social and Cultural Rights
NHA	National Housing Act
NHP	National Housing Policy
NDC	Nationally Determined Contribution
NUP	National Urban Policy
NUA	New Urban Agenda
OEWG-H	Open-ended Intergovernmental Expert Working Group on Adequate Housing for All
SDGs	Sustainable Development Goals



Foreword by the Executive Director



Anacláudia Rossbach

Under-Secretary-General and Executive Director of UN-Habitat

The world is facing a global housing crisis. More than 3.4 billion people lack access to adequate housing, with over 1.1 billion among them living in informal settlements and slums. Across regions and income levels, housing has become increasingly unaffordable, tenure insecurity remains widespread, and growing climate risks and conflicts are exposing millions of households and their homes to vulnerability and displacement.

Addressing these challenges requires more than programmes and projects. It requires strong public policies capable of guiding long-term action, coordinating investments, and aligning the efforts of multiple institutions and stakeholders. This is particularly critical given that housing, as a foundation for sustainable development, sits at the intersection of multiple policy domains and shapes outcomes across economic opportunity, social inclusion, and climate action.

National Housing Policies are among the most important instruments available to governments to advance these objectives. They establish a shared vision, define priorities, allocate responsibilities, and create the conditions for coordinated and sustained action. They provide a framework for aligning housing, land, finance, infrastructure, social development, and environmental policies. They translate global commitments into national strategies, guide local

policies and action on the ground, and lay the ground for long-term, inclusive, and sustainable impact.

This publication presents the most extensive review of National Housing Policies to date. At its core is the first worldwide database of National Housing Policies, developed by UN-Habitat to address a longstanding gap in global housing knowledge. It systematically examines the existence, characteristics, and thematic priorities of housing policies across regions through a common analytical framework. Covering 159 countries and analysing 64 dedicated policies, it shows that nearly half of the countries surveyed still lack a dedicated National Housing Policy, while close to a third of existing policies are more than ten years old.

These findings come at an important moment. The midterm review of the implementation of the New Urban Agenda and the review of progress on SDG 11 both underscore that housing is a defining factor in accelerating implementation. Housing is also receiving renewed political attention in the multilateral context through the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All, established by United Nations Habitat Assembly resolution 2/7. Its ongoing work on integrated housing policies is directly informed by this report. The analysis provides valuable evidence for these discussions and for Member States seeking to strengthen their housing policy frameworks.

This publication is not the end of a process, but the beginning of a new agenda for research, monitoring, and policy support. UN-Habitat remains committed to supporting Member States in developing, reviewing, and implementing effective National Housing Policies. Through our normative work, technical assistance, policy dialogue, and the Housing Knowledge Platform, the second pillar of resolution 2/7, we will continue to work with governments and partners to advance the realization of adequate housing for all.

Housing is not only a human right: it is a prerequisite for dignity, opportunity, resilience, and prosperity. Strengthening National Housing Policies is therefore not simply a sectoral priority, it is an essential investment in a more inclusive, sustainable, and equitable future for all.



Quick Facts

This report establishes the first ever global database on National Housing Policies, with **159 countries surveyed** and **64 dedicated NHPs analysed**



Nearly half of surveyed countries have a dedicated **National Housing Policy** in place, and in total nearly **two thirds** have some form of national policy on housing

Less than half of all National Housing Policies are explicitly referencing **key global urban development frameworks**



Housing affordability is the most common dimension addressed in National Housing Policies, **more than twice as much** as the average of the other dimensions of adequate housing

Informal settlements are covered in **all** National Housing Policies in Africa, in **nearly 90%** in Latin America and the Caribbean, and in **more than half** in the Asia-Pacific region



Climate adaptation is addressed in **half of all** National Housing Policies, with **close to 60%** coverage in Asia and **over 60%** in Latin America and the Caribbean



More than half of National Housing Policies address **energy-efficient housing**, rising to **3 out of 4** in European and North American countries



Only **2 out of 10** National Housing Policies reference **housing for migrant populations**, with the lowest coverage in Africa below 10% and the highest in Europe and North America close to 40%



Land costs are addressed in **close to 60%** of National Housing Policies, rising to **3 out of 4** for African countries



Access to housing finance and **coordination with subnational levels** are featured in **more than 90%** of National Housing Policies

Gender equality is referenced in **more than 40%** of National Housing Policies globally, and in **nearly 6 out of 10** in Latin America



More than 90% of all National Housing Policies discuss the supply of **social or public housing**





All countries have, in effect, a housing policy—whether explicit or implicit

Introduction

All countries have, in effect, housing policy—whether explicit or implicit. Even the absence of a formal policy document reflects the approach and practices of a government towards housing. However, a dedicated National Housing Policy (NHP) remains a critical tool to address housing challenges in a coherent and strategic way. As countries face the effects of the global housing crisis – characterized by affordability pressures, pervasive informality, tenure insecurity, inadequate services and the growing displacement of low-income populations – NHPs provide a platform to articulate national commitments, coordinate cross-sectoral and multi-level actions, and set a clear vision for inclusive and sustainable housing systems. They help prevent fragmented or siloed responses by aligning legislation, finance, land use, and service delivery with housing objectives. Publicly available NHPs also provide people with a transparent and accessible way of knowing their government's approach to housing. With over 1.1 billion people currently living in informal settlements, and over 3.4 billion people affected by housing inadequacy, the lack of functioning national housing policy frameworks has direct consequences for the living conditions of a substantial share of the global urban population.

Despite this, a significant knowledge gap on NHPs persists. While individual country studies on National Housing Policies exist, such as Australia,¹ Canada,² France,³ Nigeria,⁴ Pakistan,⁵ and Sri Lanka,⁶ few comparative works, or assessment at a global or regional level have been done. In preparation for Habitat III,⁷ an overview on housing policies provided a comprehensive stock taking point of housing policy and articulated the important role that national governments play in housing policy, but made no explicit mention of National Housing Policy. Prior efforts by OECD⁸ and UN-Habitat⁹ on analysis of NHPs have focused on smaller samples. No global database of NHPs currently exists. Without an understanding of which countries have NHPs, what they contain, and how they are implemented, opportunities for peer learning, technical support, and advocacy remain constrained.

This report has two objectives: it aims to make the case for the establishment of the first global repository of National Housing Policies (NHPs), and it aims to provide insights drawn from an initial inventory of NHPs from 64 countries.



As there is currently no internationally agreed definition of what constitutes an NHP, and no global standard on how to organize housing policy, nor a fixed way to prepare an NHP, the aim of this report is exploratory. How are NHPs organized and what elements of policymaking do they contain?

1. Milligan, V., & Pinnegar, S. (2010) The comeback of national housing policy in Australia: first reflections. *International journal of housing policy*, 10(3), 325-344.
2. Lawson, J., Pawson, H., & Martin, C. (2025) Canada's National Housing Strategy: A suitable case for Australian emulation?. *Canadian Journal of Urban Research*, 33, 52-66.
3. Rolland, B. (2011) Les politiques du logement en France, OECD Economics Department Working Papers, No. 870, Éditions OCDE.
4. Ibimilua, A. F. (2011) The Nigerian national housing policy in perspective: A critical analysis. *Journal of Social Development in Africa*, 26(2), 165.
5. Salman, M., Tariq, F., Hasan, J., Zafar, Z., Malik, S., Nawaz, M., & Sheikh, N. B. (2018) Appraisal of national housing policy-a case of Pakistan. *Technical Journal*, 23(03), 1-8.
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8. OECD (2024) PH1.2 Housing Policy Objectives and Obstacles. OECD Affordable Housing Database. https://webfs.oecd.org/els-com/Affordable_Housing_Database/PH1-2-Housing-policy-objectives.pdf
9. UN-Habitat (2024) Global State of National Urban Policy 2024.





How do NHPs relate to international frameworks, such as the Sustainable Development Goals, the New Urban Agenda and the human right to adequate housing? How do NHPs relate to other key frameworks relevant to housing policy, such as National Urban Policies and Housing Acts? And finally, what are the key thematic areas that NHPs in different regions cover?

This report is set against the background of UN-Habitat's new Strategic Plan 2026–2029, which places housing, land and basic services at the centre of its mandate, responding to the urgency of the global housing crisis. The monitoring framework of UN-Habitat's Strategic Plan calls for the analysis of NHPs. This effort also aligns with the Guidelines for the Implementation of the Right to Adequate Housing as presented to the United Nations Human Rights Council,¹⁰ in particular guideline number four on the need to implement comprehensive strategies for the realization of the right to housing. This report also aims to contribute to and inform the work of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H). At the same time, UN-Habitat is continuously engaged in global monitoring and reporting processes (including SDGs and NUA), to which insights from National Housing Policies can provide critical means to assess progress and shape future priorities.

This report first discusses the existing literature and research on NHPs, before proceeding to discuss a working definition of NHP and summarizing the data collection. The findings provide insights into the types of NHPs, alignment with global development frameworks and thematic focus within NHP. This report concludes with several key recommendations.

10. A/HRC/43/43



Existing research on National Housing Policy

Most existing literature on housing policy is concerned with the preparation, evaluation and underlying drivers for a broad range of policy instruments that can affect housing. This body of work has been extensively discussed and synthesised, such as in Chiodelli (2016),¹¹ or Fields and Hodgkinson (2018).¹² For developing countries, there has been particular attention on the role of informal urbanization and informal housing supply in shaping appropriate housing policy.¹³ In developed countries, review of housing policy has often focused on public housing policy.¹⁴ However, National Housing Policy as a specific tool to coordinate housing policy has received much less scholarly attention. Rather than providing an exhaustive review of all forms of housing policy, the review below focuses on the specific tool of National Housing Policy to manage housing.

National Housing Policies mirror shifts in broader housing policy dynamics

To a significant degree, changes in National Housing Policy reflect broader changes in the urban planning and housing policy discourse. Understanding some of the most significant housing trends can therefore be a useful lens to understand the changing dynamics in NHP. Sengupta et al. (2018) have pointed out how National Housing Policies have shifted from a providing to enabling approach.¹⁵ This trend matches the broader trend towards neoliberal urban development, in which there is a greater reliance on market-oriented forces. Key aspects of such market-oriented housing policy, that include the privatization of large section of the housing production, reductions in public welfare spending and increased city competition to attract investments,¹⁶ are matched in these countries' National Housing Policies, that since the 1990s, "witnessed emergence of decentralisation and liberalisation as the two pillars of [their] governance architecture."¹⁷ However, the prospect of an efficient privatized urban government that delivers low-income housing through conditions to attract private capital in these countries, is still largely outstanding. This assessment suggests that enabling approaches, while important, are insufficient on their own to address the housing needs of the lowest-income groups, and that a strong public role — including direct provision, land management and regulatory frameworks — remains essential to realise the right to adequate housing.

In a study of National Housing Policy in European countries, Krapp et al. (2022) revealed most national housing policies favour homeownership.¹⁸ These findings align with existing literature¹⁹ which previously identified that fiscal policies and tax incentives in many contexts have tended to favour

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11. Chiodelli, F. (2016). International housing policy for the urban poor and the informal city in the Global South: A non-diachronic review. *Journal of International Development*, 28(5), 788-807.
 12. Fields, D. J., & Hodgkinson, S. N. (2018). Housing policy in crisis: An international perspective. *Housing Policy Debate*, 28(1), 1-5.
 13. Buckley, R. & Kalarickal, J. (2006) *Urbanization and Housing Policy in Developing Countries*. World Bank.
 14. Goetz, E. G. (2012). The transformation of public housing policy, 1985–2011. *Journal of the American Planning Association*, 78(4), 452-463.
 15. Sengupta, U., Murtagh, B., D'Ottaviano, C., & Pasternak, S. (2018) Between enabling and provider approach: Key shifts in the national housing policy in India and Brazil. *Environment and Planning C: Politics and Space*, 36(5), 856-876.
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 18. Krapp, M-C, M. Vaché, B. Egner, K. Schulze, and S. Thomas. (2022) Housing policies in the EU. Bonn, DE: Federal Institute for Research on Building, Urban Affairs and Spatial Development.
 19. King, R., Orloff, M., Virsilas, T & Pande, T. (2017) Confronting the Urban Housing Crisis in the Global South: Adequate, Secure, and Affordable Housing. Working Paper. Washington, DC: World Resources Institute. <https://www.wri.org/research/confronting-urban-housing-crisis-global-south-adequate-secure-and-affordable-housing>



homeownership at the expense of rental and other forms of tenure that are more amenable to low-income and transitory households. Research looking at public housing policy has noted a simultaneous decline in investment in public rental options.²⁰

The 2008-2009 financial crisis led to the tightening of lending rules, low-interest rate policies and more restrictive corporate financing, which reduced the potential 'enabling' role of government and made it more difficult for people to access housing.²¹ The trend towards decentralization noted by Sengupta et al. (2018), also matches the trend in European countries, where those that changed the vertical distribution of competencies, in most cases, have shifted responsibilities to more local levels of governance, in line with the broader decentralisation of housing policy in Europe over the last decades.²²

National Housing Policies are diverse and organized in relation to existing governance and policy frameworks

Existing research on NHP puts emphasis on the way in which each country has its own unique way of organising housing policy. Krapp, et al. (2022) distinguishes between more "concentrated" ways of organizing housing policy, typically by one leading multi-purpose department or ministry, to approaches in which multiple authorities coordinate overlapping and complementary responsibilities, and finally to sectoral approaches to housing policy, in which different aspects of housing are managed in siloes. Another important dimension relates to the varied governance structures. In federal countries, like the United States, Canada, Australia, Ethiopia, Brazil and Belgium, housing powers and responsibilities primarily reside with state or provincial administrations, which may simultaneously lessen the need for NHP and compound the challenge of formulating and implementing an NHP.²³

An important aspect of NHP has been how such policy relates to other planning and housing policies, in particular National Urban Policy (NUP). Research by UN-Habitat and the Organization for Economic Cooperation and Development (OECD) has shown that many NUPs explicitly recognise challenges related to affordable and quality housing and that most NUPs have also mainstreamed issues of housing adequacy. Over half of studied NUPs highlight the need to tackle high property prices, while two-thirds mention the lack of social housing.²⁴ It is important to note that housing policy is only one element within a wider system that includes institutional frameworks, governance arrangements, and financing conditions. All of these need to be adjusted to each other for effective housing policy. Furthermore, the variation of existing housing conditions, and the inertia of existing policy tools and housing stock, means there is not a "one-size-fits-all" solution to NHPs.

While acknowledging the diversity of National Housing Policy, a significant research gap remains on the effectiveness of NHPs and how different ways of organising housing policy impact results. Shifts between institutional frameworks, governance arrangements, and financing conditions can evolve rapidly, creating temporal or political gaps between policy intent and actual

²⁰ Goetz, E. G. (2012) The transformation of public housing policy, 1985–2011. *Journal of the American Planning Association*, 78(4), 452–463.

²¹ Krapp, M-C, M. Vaché, B. Egner, K. Schulze, and S. Thomas. (2022) Housing policies in the EU. Bonn, DE: Federal Institute for Research on Building, Urban Affairs and Spatial Development.

²² Krapp, M-C, M. Vaché, B. Egner, K. Schulze, and S. Thomas. (2022) Housing policies in the EU. Bonn, DE: Federal Institute for Research on Building, Urban Affairs and Spatial Development.

²³ Lawson, J., Pawson, H., & Martin, C. (2025) Canada's National Housing Strategy: A suitable case for Australian emulation?. *Canadian Journal of Urban Research*, 33, 52–66.

²⁴ UN-Habitat (2024) Global State of National Urban Policy 2024.

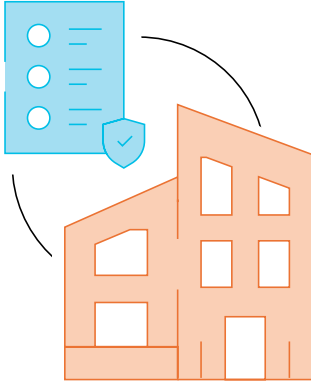


implementation. While a significant number of countries have had NHP for decades, poor implementation, corruption, bureaucracy and political instability, have been identified as reasons for the ineffectiveness of NHP.²⁵ This report does not assess the effectiveness of NHPs, but it contributes to the broader debate by offering a foundational mapping of how NHPs are institutionally structured across countries. Experience across countries also suggests that the presence of a National Housing Policy alone is insufficient to address housing challenges where underlying system constraints persist. These include fragmented multi-level governance arrangements, misalignment between housing policy, land use planning and infrastructure systems, overreliance on narrow municipal financing tools such as property taxes and development charges, and rising per-unit delivery costs driven by regulatory complexity and market dynamics. Addressing these structural constraints is essential for translating policy intent contained within NHPs into housing outcomes.

25. Ibimilua, A. F. (2011) The Nigerian national housing policy in perspective: A critical analysis. *Journal of Social Development in Africa*, 26(2), 165.



Methodology



National Housing Policy assessment

To address the knowledge gap on NHPs, UN-Habitat has initiated a phased effort to compile and analyse existing NHPs globally. The focus here is on dedicated NHP documents rather than the broader set of all documents relating to housing policy at the national level. This foundational knowledge base will firstly provide evidence for global monitoring and reporting processes, but importantly also inform other knowledge, advocacy, and capacity development efforts of UN-Habitat, including through the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H) and the Housing Knowledge Platform. Working closely with UN-Habitat's country offices, information was collected on National Housing Policy for 159 countries. Some countries are included in the global mapping of NHP coverage but, as their NHP documents were not available, were not included in the detailed document analysis. The substantive analysis presented in this report is based on the 64 NHP documents that were directly accessed and reviewed.

Each country was assessed and grouped into 1 of 5 categories:

- ➔ **Yes – Comprehensive and consolidated NHP:** the country has a dedicated and comprehensive document (e.g. a national housing strategy, policy, framework, or programme etc.).
- ➔ **Yes – Comprehensive but fragmented NHP:** the country does not have a single consolidated NHP, but housing is comprehensively addressed across multiple and fragmented documents or institutions (e.g. separate frameworks for rental housing, homelessness, informal settlements, housing finance, etc., without a unifying policy). Taken together, these function as the equivalent of an NHP.
- ➔ **Partial coverage:** the country does not have an NHP, but some aspects of housing are addressed in thematic housing policies (e.g. social housing) or other sectoral policies (e.g. in land, climate, infrastructure, social protection, finance policies etc.).
- ➔ **No – NHP under preparation:** the country does not yet have an NHP, but one is currently under preparation.
- ➔ **No – No NHP in place:** the country has no formal government-led housing policy or framework in place and none are being prepared.

Working definition of National Housing Policy

As each country has its own unique way of organizing housing policy, this report adopts a working definition of NHP to collect such documents. For our current purposes, a document was considered a National Housing Policy if it meets the following three criteria:





National applicability: The document must be intended to guide housing practice across the entire country, rather than being limited to a specific region, state, or locality. It may include locally relevant content but should not be restricted to a single geographic area within a country.



Explicit focus on housing: The term “housing” or a direct equivalent must appear in the title (e.g. National Housing Policy, National Housing Strategy, National Housing Programme, National Housing Frameworks) in any language.²⁶ The documents should clearly focus on housing and represent a comprehensive approach to housing. It should constitute the key reference document that outlines the objectives, strategic directions and priority areas for action in the housing sector.



Officially issued: The policy must be formally adopted or issued by a national government, ministry or housing authority. It excludes background papers or white papers that are not (yet) endorsed by governments.



For the purposes of this study, a national housing programme may be considered the functional equivalent of an NHP where it constitutes the government’s principal national housing policy instrument and meets the criteria above. This definition thus excludes sectoral policies in which housing is limited in scope and constitutes only a subsection (e.g. national urban policies, economic development plans). If no standalone NHP document exists, the study recognizes that a coherent set of documents that collectively covers the main housing subsectors (e.g., homelessness, low-income housing, land management etc.) may still be considered to constitute National Housing Policy. This distinction is indicated in the way the data is presented. For analytical purposes, only the dedicated NHPs were analysed in this study.

AI supported analysis

The analysis of the NHPs was conducted through an AI supported analysis. Building on an approach first developed for the WUF12 Perspectives²⁷ and NDC 3.0 Urban Content Snapshot reports²⁸ – the technology used for this report advances into the next generation, with greater accuracy and transparency – powered by frontier models. This report and its AI methodology form part of UN-Habitat’s efforts to champion the Secretary-General’s UN 2.0 and UN 80 initiatives particularly in advancing datadriven, digitally enabled, and responsible analytical practices that enhance policy insight while maintaining human accountability.

The AI methodology uses Microsoft Azure Services to parse, translate, and segment each NHP. Definitions of relevant themes and categories were set manually. OpenAI’s GPT-5 model, was then used through structured prompts to extract content across the four areas: the structural subcomponents of policy documents, alignment with global development frameworks, the seven dimensions of the human right to adequate housing, and housing-related thematic areas.

The results were validated through three main approaches: (i) iterative qualitative review of extractions by subject-matter experts, with prompts

26. Countries can use slightly different terminology to indicate their National Housing Policy. Unless otherwise noted, the following terms are regarded as synonyms of National Housing Policy: National Housing Strategy, National Housing Programme, National Housing Development plan, National Habitation Plan. The same applies to translation of such terms, such as ‘Política/Programa Nacional de Vivienda’ which is commonly used in Latin American Countries.

27. UN-Habitat (2025) WUF12 Perspectives: Voices on localization for sustainable urban development.

28. UN-Habitat (2025) Urban Content in NDC 3.0 – A global snapshot for COP30.





refined in response to commonly observed error patterns; (ii) human review of output results; and (iii) in other UN-Habitat projects currently under development, evaluation of the same family of models and prompting approach against human-labelled data demonstrated stable performance across the majority of extraction targets and regions. The methodology is fully traceable, with every extraction linked back to a specific source paragraph, thereby substantially reducing the risk of fabricated extracts.

Limitations

As an initial scoping study, there are several limitations that are important to acknowledge. As the focus in this report is on dedicated NHP documents rather than the broader set of all documents and instruments relating to housing policy at the national level, the findings reflect the specific tool of a National Housing Policy document. Looking at national-level housing policy more broadly would involve a far larger dataset, and likely reveal greater nuance and variation. With the main objective of this study being the establishment of an NHP database, this study also does not address the policy-implementation gap. A housing policy alone does not determine outcomes. It may be formally adopted without being effectively implemented, or implemented without adequate resources. While some of these policy limitations are highlighted in this report, it does not constitute a review of the effectiveness of these policies.

The working definition of NHP adopted for this report, by requiring the term “housing” to appear explicitly in the document title, thus excludes policy documents where housing policy is embedded in broader human settlements, urban development, or shelter frameworks. The focus on dedicated NHP also excludes strong sectoral housing policies. This does not mean, such embedded and sectoral housing policies are not valuable, but they are simply outside the scope of this research. This working definition may have inadvertently skewed the sample toward higher-income countries with well-institutionalized housing ministries and more conventional policy document naming conventions, although the regional results do not seem to indicate such a bias (Figure 2). This report looks at one instrument: the dedicated National Housing Policy document. Integrated National housing policies, as considered by the OEWG-H, refer to the wider framework of strategic, legislative, operational, institutional and financing instruments through which a country pursues adequate housing for all. A dedicated National Housing Policy is one possible anchor for that framework, not a substitute for it. The outcomes of the OEWG-H will be taken into account in future iterations of reporting on NHPs.

Finally, the use of an AI supported analysis implies some limitations. While presence of NHP was manually assessed (data in Figure 1-3) the various thematic analysis were derived through an AI supported analysis (Figure 4-7) and as the work is further developed, future results may vary slightly from the values currently indicated. This analysis should still be understood as a snapshot and an initial indication rather than a definitive and exhaustive result. While the methodology already provides strong analytical value and offers a solid foundation for regional aggregations, future iterations will strengthen evaluation and fairness through developing expert-validated benchmark datasets.



Findings

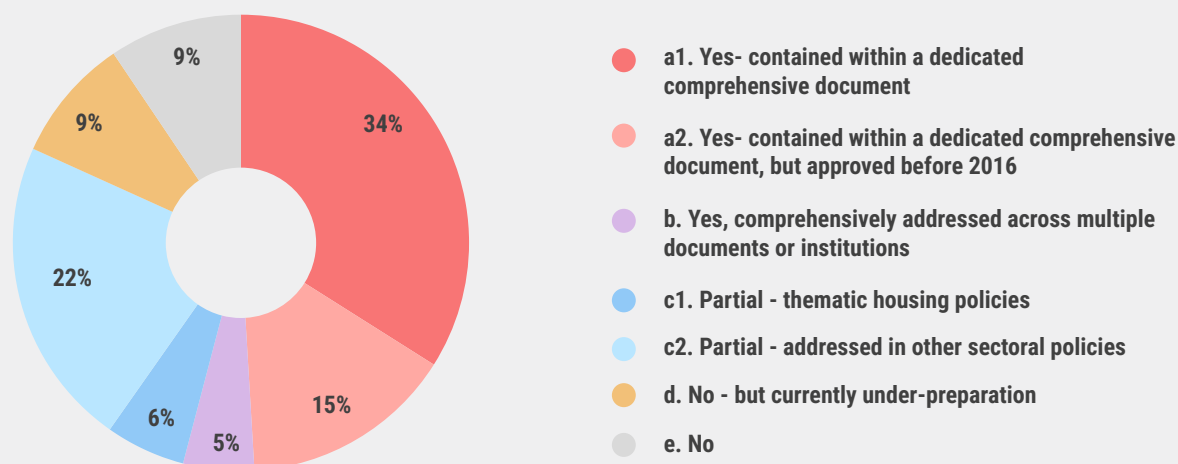


In total, this study had **159 responses**, which is the largest survey on NHP conducted to date

Presence of National Housing Policies

This study covered 159 countries, making it the largest review of NHPs conducted to date. As shown in figure 1, from those countries with responses, 49% had a dedicated NHP. For 5% of countries, housing was comprehensively addressed but fragmented across multiple documents or institutions. Critically however, 28% of dedicated NHPs were more than 10 years old (15% of total), and are at risk of being outdated given the evolving nature of the housing crisis. Particularly in Africa and Latin America and the Caribbean, many NHPs are in need of revision. Of all surveyed countries, 46% lacked a comprehensive dedicated National Housing Policy, with housing addressed only through thematic housing or other sectoral policies (28%), a housing policy currently in preparation (9%), or no housing policy framework in place at all (9%). When the 6% of countries with thematic NHPs are included, around two-thirds of all surveyed countries can be considered to have some form of National Housing Policy.

Figure 1. Do countries have a National Housing Policy?



These findings are in line with findings from earlier studies with smaller samples, that concluded that more than two-thirds of OECD and EU countries have an explicit national housing strategy in place;²⁹ and that 58 out of 71 (82%) countries globally have a national-level dedicated housing policy or strategy addressing specific housing challenges.³⁰ This study is able to further nuance those findings in terms of geographic distribution (see figure 2). Countries from Latin America and the Caribbean have the highest rates of NHP adoption, with countries from Oceania the least. In Europe and North America, countries are less likely to have a dedicated NHP, and more likely to have housing policies across multiple frameworks, documents and institutions. For example, Germany's housing platform³¹ provides its housing policies through a combination of thematic policies, laws and administrative agreements.

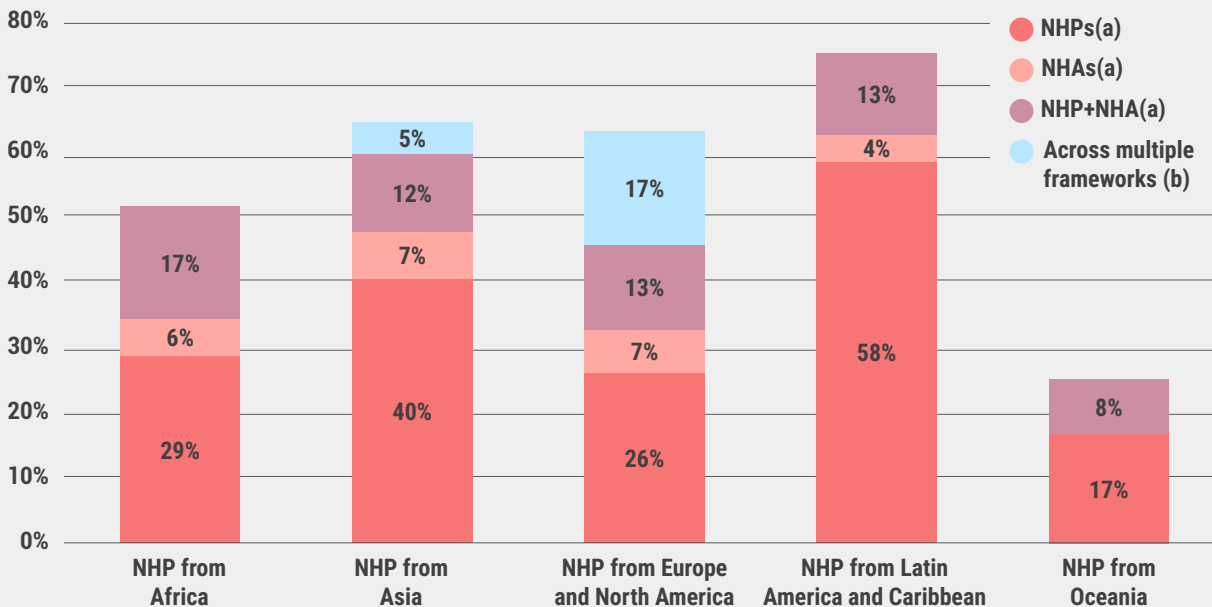
29. OECD (2024) PH1.2 Housing Policy Objectives and Obstacles. OECD Affordable Housing Database. https://webfs.oecd.org/els-com/Affordable_Housing_Database/PH1-2-Housing-policy-objectives.pdf

30. UN-Habitat (2024) Global State of National Urban Policy 2024.

31. https://www.bmwsb.bund.de/DE/home/home_node.html

For the substantive analysis of NHPs, 64 NHP documents were identified in 17 different languages. The study also contains 30 National Housing Acts (NHA), of which 21 countries also had an NHP, and for the remaining 9 countries, the NHA was the only national housing document. In total, the analysis thus covered 94 documents for 73 countries.

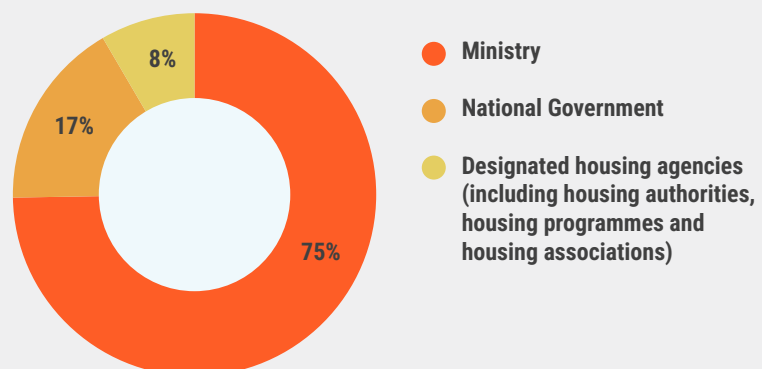
Figure 2. Geographic disaggregation of National Housing Policy coverage
(percentage indicates coverage of 159 surveyed countries).³²



For the substantive analysis of NHPs, **64 NHP documents** were identified in **17 unique languages**

NHPs are most commonly issued by the relevant ministry (75%) or directly by the national government (17%). These are typically housing ministries, but can also be issued by ministries covering urban development, human settlement, infrastructure, economics or construction. Occasionally, NHPs are issued by dedicated housing agencies (including housing authorities, housing programmes and housing associations) and this is most common in countries such as Bangladesh, Jordan, Kuwait and Singapore. Most NHPs are issued for an indefinite period of time, until they are repealed, revised or updated. In some countries, such as Portugal, Spain, Chile, Uruguay and Mexico, their NHP only applies for a limited duration of time (often for the term of government).

Figure 3. Who issues National Housing Policy?



³² Given the small sample from Oceania, in subsequent analysis these countries are included as part of the Asia and Pacific region.

Situating National Housing Policies within other policies

NHPs are usually embedded in existing policy frameworks. For instance, countries like Egypt, Cuba and Ghana have shaped their National Housing Policy directly in line with their National Urban Policy. Cuba's NHP consolidates three formerly disparate public policies on land use, urban development and housing. Countries also issue their NHP to replace earlier housing-related frameworks, such as in Uganda, where their NHP replaces an earlier National Shelter Strategy.

A critical link to existing policy is how National Housing Policies are linked to National Housing Acts. NHAs cover the legal provisions for housing, while NHPs typically have a role to provide strategic overview, coordination, or the implementation component of Housing Acts. Some countries that do not have an NHP, may have an NHA that provides the legal framework for what rights and responsibilities various levels of governments, citizens, and private parties (i.e. banks, developers, etc.) have. NHAs most commonly have an indeterminate timeframe, meaning that its legal basis is retained unless it is repealed or amended.

In some countries, it is the NHA that provides the legal basis for governments to prepare an NHP. For example, in the Republic of Korea, article 5 of the Basic Housing Act states that the government needs to establish a comprehensive NHP every 10 years. In Mexico and Chile, the NHA mandates the government to prepare a national housing programme.³³ In other countries, the NHP is seen as the implementation framework of its NHA, like in Ireland, where its 2021 NHP is framed as the implementation mechanism of the 2021 Affordable Housing Act. Some countries that have an NHP have also formulated a separate NHP implementation plan (like Croatia or New Zealand).

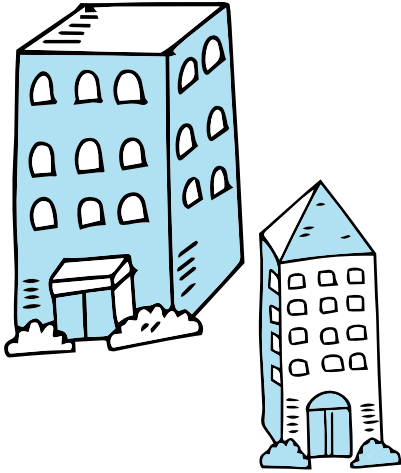
In other countries, like Namibia or Kenya, the opposite logic between NHA and NHP is at play, where the NHP provides the analytical basis to issue and inform various types of acts and legislation. Namibia's first NHP from 1991 provided the strategic basis for the implementation of the National Housing Enterprise Act of 1993 and the National Housing Development Act of 2000, among others. Kenya's 2016 NHP proposed the enactment of a comprehensive Housing Act, which was subsequently released in 2024. Brazil's NHP provided the analytical and strategic framework underpinning of its biggest housing programme (Minha Casa, Minha Vida), which became one of the largest public housing programmes in the world, delivering over 4.5 million housing units over fifteen years.³⁴

33. Known as: 'Programa Nacional de Vivienda' and 'Plan de Emergencia Habitacional'

34. Lonardoní, F., Acioly, C. Jr., & French, M. (2013) Scaling-up affordable housing supply in Brazil: The 'My House My Life' programme. UN-Habitat; Federative Republic of Brazil. (2023) Brazil's Minha Casa, Minha Vida program is back, delivering over 2,700 homes across six Brazilian states. Secretaria de Comunicação Social da Presidência da República. <https://www.gov.br/secom/en/latest-news/2023/brazil2019s-minha-casa-minha-vida-program-is-back-delivering-over-2-700-homes-across-six-brazilian-states>

Some other countries have housing missions, that represent flagship programmes which, because of their large size and impact, constitute an important part of national housing policy. The well-known Minha Casa, Minha Vida (MCMV) programme in Brazil was launched in 2009, based on inputs and projections sourced from its NHP (Plano Nacional de Habitação, PlanHab, 2009). In other cases, such as India's Housing for All mission (Pradhan Mantri Awas Yojana), or Indonesia's One Million Houses Program (Program Sejuta Rumah), the flagship programme exists without a separate NHP, thus making the flagship programme the de-facto housing policy in the country.





Finally, countries can also have state-level housing policies. While not the focus of this report, it is worth noting that federated countries like Brazil, Ethiopia, Canada, Australia, or countries with large populations like China and India, often have such sub-national housing policies. For example, Maharashtra state in India (which has over 125 million residents) has its own housing policy that is as detailed as many national level housing policies. A country's NHP can issue guidance on how to formulate subnational housing policy, such as through China's guidance issued on 'good housing' policy.³⁵ Coordination can also happen in the other direction. Brazil's trajectory illustrates how a transformative constitutional and legal architecture can anchor and progressively localize national housing policy through subnational instruments.³⁶ The 1988 Constitution's recognition of the social function of land and property,³⁷ reinforced by the 2001 City Statute (*Estatuto da Cidade*), established the national normative framework underpinning housing policy — empowering municipalities to regularize informal settlements, deploy innovative revenue instruments, and institutionalize participatory planning.³⁸

The city of São Paulo offers a particularly instructive example of how national housing policy frameworks can be operationalized at the local level. The 2014 São Paulo Master Plan (*Plano Diretor Estratégico*³⁹) translated the City Statute's principles into concrete urban governance instruments, integrating housing policy with land-use planning, urban mobility, and infrastructure investment. Organized around principles drawn from the City Statute — including the social function of the city and property, democratic governance, the socialization of gains from urban development, the prioritization of social interest housing, and the orientation of urban densification along public transport corridors — the 2014 Master Plan demonstrates how housing policy gains coherence when situated within a broader urban planning and land-use framework. The plan institutionalized land-value capture mechanisms — notably *outorga onerosa*, which charge developers for additional building rights above baseline floor-area ratio⁴⁰ — channeling revenues into affordable housing, mobility, and infrastructure in underserved areas. This combination of rights-based constitutional frameworks, national housing policy with a two-pronged approach of large-scale housing subsidies and slum upgrading, and locally driven zoning, planning, and participatory governance represents a model of multilevel policy coherence and a robust role for the private sector, grounded in the Brazilian urban legal tradition — illustrating how national housing policy frameworks gain force through meaningful implementation at city level, and how housing policy is most effective when integrated with the broader urban policy environment.

The multiple ways in which NHPs are organized in relation to existing governance and policy frameworks, demonstrate that it is not only important for countries to develop NHPs, but to do so in a way that is coordinated and integrated with existing policy frameworks. Without such coordination, there is risk of overlap and contradictions between policies.

Varying purpose of National Housing Policies

NHPs are not uniform in their structure and purpose. Depending on the context, and the way NHPs are situated within existing policy, countries use

35. Ministry of Housing and Urban-Rural Development of the People's Republic of China (2025) Guiding Opinions of the Ministry of Housing and Urban-Rural Development on Enhancing Housing Quality. http://www.gov.cn/zhengce/zhengceku/202601/content_705362

36. Roszbach, A.M.C. Inaugural Lecture (Conférence inaugurale), Sciences Po Urban School (École urbaine de Sciences Po), Paris, 3 September 2025. www.sciencespo.fr/ecole-urbaine/fr/actualites/replay-de-la-conference-inaugurale-2025-de-l-ecole-urbaine/

37. Brazil. *Constitution of the Federative Republic of Brazil*. Brasília: National Constituent Assembly, 5 October 1988, Arts. 182–183. http://www.planalto.gov.br/ccivil_03/constituicao/constituicao.htm

38. Brazil. Federal Law No. 10.257 of 10 July 2001 (*Estatuto da Cidade / City Statute*). *Diário Oficial da União*, 11 July 2001. Available at: http://www.planalto.gov.br/ccivil_03/leis/leis_2001/110257.htm

39. Municipality of São Paulo. Lei nº 16.050, de 31 de julho de 2014 (*Plano Diretor Estratégico — Strategic Master Plan*). *Diário Oficial da Cidade de São Paulo*, 1 August 2014, Arts. 2 and 5. gestaourbana.prefeitura.sp.gov.br/marco-regulatorio/plano-diretor

40. Sandroni, P. (2010). *A New Financial Instrument of Value Capture in São Paulo*. Cambridge, MA: Lincoln Institute of Land Policy. Available at: <http://www.lincolninst.edu/publications/conference-papers/new-financial-instrument-value-capture-sao-paulo>

and position their NHPs to achieve different objectives. Countries can use their NHP to:

- ➔ coordinate multiple stakeholders and set out the various *governance* processes, such as participation.
- ➔ issue their *implementation* and monitoring framework, including budget allocations
- ➔ set out their future *vision* and formulate goals and targets to be achieved
- ➔ synthesize *analysis* and make a problem assessment of housing.

Figure 4. What elements do NHPs contain?

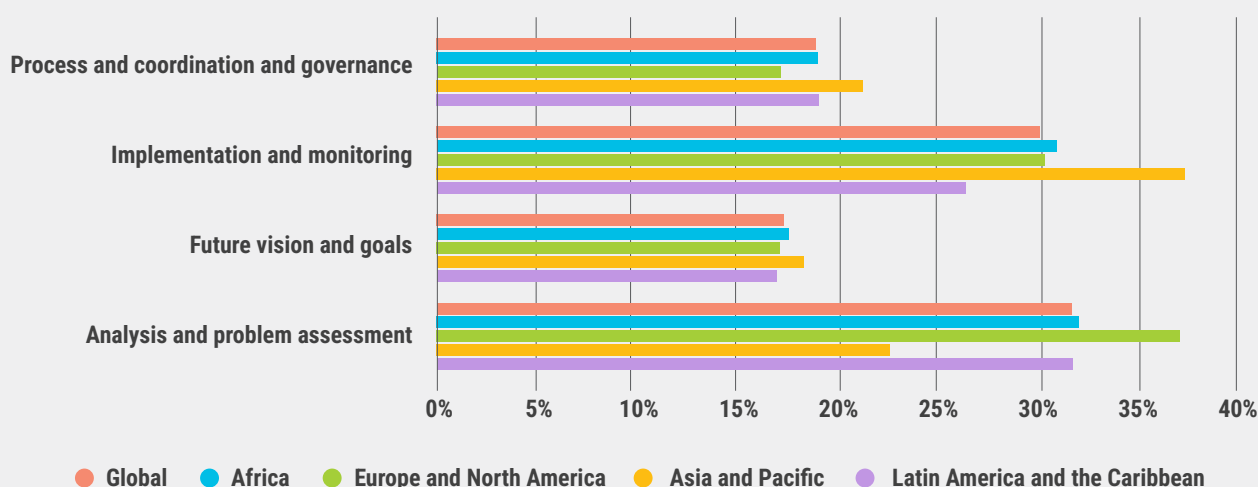


Figure 4 shows how these different objectives are featured across regions based on the NHPs analysed in this study. Countries seldom use their NHPs for one objective alone and can best be described as combining multiple objectives. The most common use is in analysis and implementation. Higher income countries tend to have a larger share of their NHP dedicated to analysis, like Israel, New Zealand, Uruguay, likely reflecting greater data capacity, but it is particularly prevalent in Eastern European countries like Slovakia, Croatia, Romania, Czechia, and Poland, which use their NHPs to conduct a problem assessment of their housing stock. Asian countries tend to have more focus on implementation in their NHPs, with countries such as India, Pakistan, Cambodia, Viet Nam and The Republic of Korea, dedicating a large part of their NHP to the specific programmes and policy implementation mechanisms. It is rare however, for NHP to contain explicit and disaggregated budgets to implement the various components of an NHP. Experience at more local level, such as in participatory budgeting, have demonstrated the importance of budget transparency for effective policy implementation. The omission of such explicit budgets is thus a critical concern.

The purpose and objectives within NHPs are also influenced by whether the country has an NHA. Countries that also have an NHA spend less of their NHP on analysis and problem assessment, and more on their vision,



More than 40% of all NHPs explicitly mention the dimensions of the human right to adequate housing

implementation and coordination. The presence of an NHA thus points towards the long-term mainstreaming of housing policy and practice within the country, lessening the need for problem assessment, and allowing more focus on realizing the right to adequate housing.

Countries usually dedicate only a smaller part of their NHP to setting out its vision and goals. However, some countries like Malta uses its NHP primarily to set out its vision on Sustainable Communities and 'Housing for Tomorrow'. More commonly, countries use their NHP to set baseline values for various housing indicators. For instance, Mexico has been trying to reduce the proportion of new housing built outside of urban containment zones, setting its 2018 baseline and 2024 target at 12.1% and 10% respectively (page 89). However, targets within National Housing Policies typically remain focused on outputs – most commonly the number of housing units to be delivered – rather than outcomes related to housing adequacy. For instance, India's Housing for All mission has been launched to provide assistance to 10 million (1 crore) eligible urban families (page 1). Canada's NHP sets a target of 300,000 existing housing units repaired and renewed (page 6). While output-based targets are important for tracking delivery, they do not necessarily reflect whether housing needs are being met in terms of affordability, accessibility, suitability, or location. This can result in situations where housing supply increases without corresponding improvements in living conditions or reductions in housing need. Strengthening the use of outcome-based targets – such as reductions in core housing need, improvements in affordability ratios, or increased access for priority groups – would enhance the effectiveness of National Housing Policies and better align them with the principles of adequate housing.

NHPs are also used to coordinate stakeholders and put in place key governance mechanisms to manage housing policy in a coherent way. In Asian countries, attention is often given to what agency or actor is responsible for what aspects of its implementation. Latin America and the Caribbean have a strong focus on participatory mechanisms. For instance, El Salvador uses its NHP to cover the roles of various government institutions, the participation of key civil society actors, and the bodies and mechanisms for policy coordination and implementation. Guatemala's NHP institutionalises a participation framework through CONAVI (National Housing Council) as a permanent multi-stakeholder governance platform, rather than relying on temporary consultations. Guatemala also embeds participation in its housing delivery process by involving communities and beneficiary families in the self-management of housing, including project design and implementation.

Alignment of National Housing Policies with global frameworks

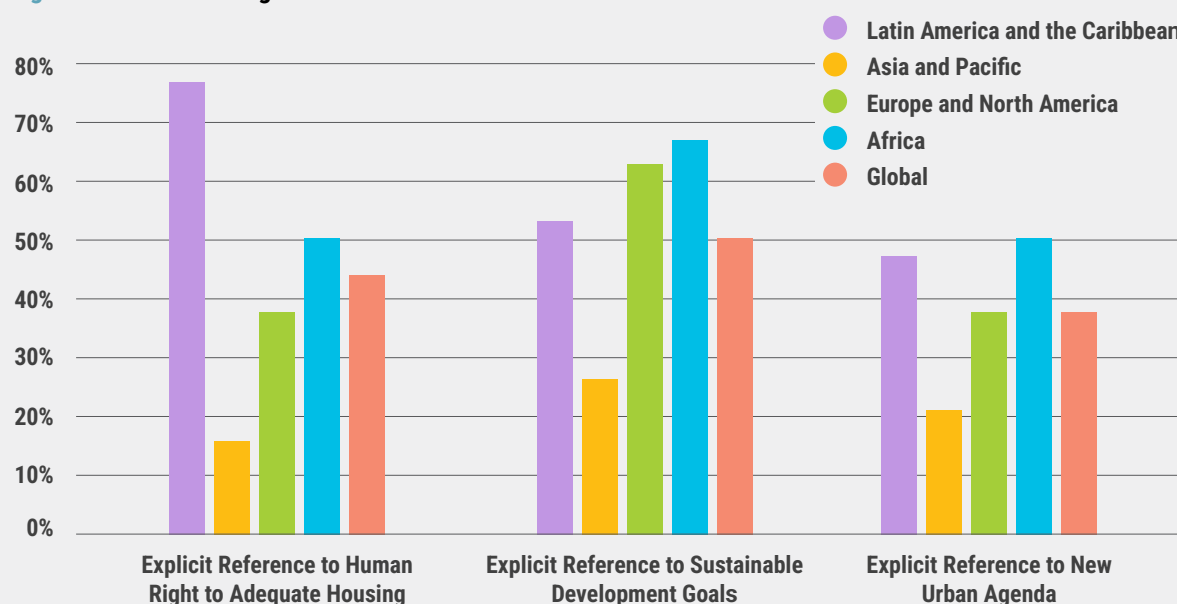
Alignment with global frameworks such as the Sustainable Development Goals (SDGs), the New Urban Agenda (NUA), and the universally recognized dimensions of the human right to adequate housing can help strengthen NHPs in a variety of ways. Using global frameworks ensures housing is addressed comprehensively and inclusively. It also enhances legitimacy and political support, attracts partnerships, and promotes long-term strategic orientation. Aligning NHPs with global frameworks also makes it easier to



track progress on these global goals. Figure 5 shows the degree to which NHPs make explicit reference to three global frameworks.

More than 40% of all NHPs under study explicitly mention the dimensions of the human right to adequate housing. The link is particularly strong in Latin America and the Caribbean. For example, Bolivia's and Mexico's NHP integrate the dimensions of the human right to adequate housing to assess current housing needs. The NHP of Fiji is another good example of a housing policy that places the dimensions of the right to adequate housing front and centre.

Figure 5. Reference to global frameworks within NHPs



The SDGs are the most widely integrated global framework, **with half of all NHPs** explicitly mentioning connections to the Goals

More than one third of NHPs explicitly mention the NUA



The SDGs are the most widely integrated global framework, with half of all NHPs explicitly mentioning connections to the Goals. Norway's NHP, for example, was formulated to "operationalise the sustainable development goals at all levels of public administration" (page 4). While many NHPs make broad connections to SDGs, the most explicit connections are to specific targets. In Ireland for instance, the NHP is framed as addressing SDG target 1.5 to "build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters" (page 50). In Montenegro, policies to promote sustainable architecture and housing construction standards and improve the existing housing stock are promulgated to achieve SDG 7 on Affordable and Clean Energy. Bolivia's NHP highlights that SDG 16, particularly Target 16.6 and 16.7 on institutions and decision-making, does not explicitly address mechanisms for protecting the right to adequate housing. This underscores that some countries recognize the link with housing beyond SDG 11 and across the 2030 Agenda.

More than one third of NHPs explicitly mention the NUA, with higher reference by countries in Africa, and Latin America and the Caribbean, where nearly half integrate the NUA explicitly in their NHP. The NHP of the Philippines rests heavily on the NUA, while both Namibia and Sri Lanka's

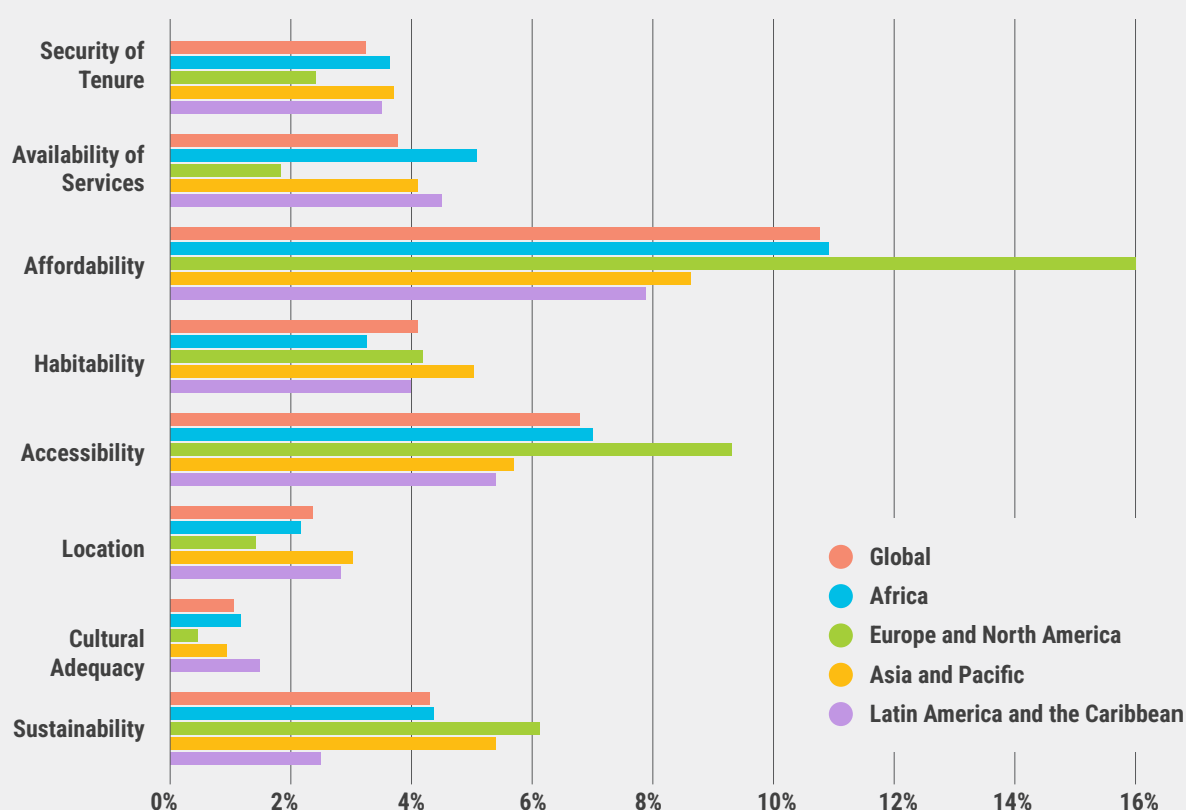
NHPs recognize the NUA's goal to place 'Housing at the Centre' whereby their focus has shifted from "simply building houses to a holistic framework for housing development, orchestrated with urban planning practice and placing people and human rights at the forefront of sustainable development" (page 21). Countries also use the NUA to provide normative guidance for their NHP, such as in Peru, where policy to encourage housing densification rather than horizontal extension is explicitly drawn from the principles outlined in the NUA.

Dimensions of adequate housing within National Housing Policies

While more than half of surveyed NHPs do not explicitly reference the right to adequate housing, figure 6 shows how its dimensions are covered within NHPs, by indicating the share of each dimension within the NHPs analysed. This includes not only explicit mention but also implicit coverage of the themes. These dimensions were formulated through the United Nations Committee on Economic, Social and Cultural Rights (CESCR) as: 1) security of tenure, 2) availability of services, 3) affordability, 4) habitability, 5) accessibility, 6) location and 7) cultural adequacy, as well as housing sustainability – a dimension not officially recognised but increasingly debated for inclusion.⁴¹ To achieve the right to adequate housing, it is important that all these dimensions are addressed.

⁴¹ CESCR (1991) General Comment No. 4: The Right to Adequate Housing (Art. 11 (1) of the Covenant)

Figure 6. Coverage of dimensions of adequate housing within NHPs, disaggregated by region





Cultural adequacy is the least mentioned dimension of adequate housing

Housing affordability is by far the most discussed dimension within all NHPs. This echoes the way in which the global housing crisis has often been framed as a housing affordability crisis, as housing-related expenses have risen faster than income in many contexts.⁴² Given that in OECD countries, housing prices have increased by 37% in real terms over the last decade,⁴³ the particular concern on affordability in NHPs from high-income countries in Europe and North America is evident.

This strong emphasis on affordability, while important, also highlights a limitation in how housing need is often defined within policy frameworks. In many contexts, housing adequacy is primarily assessed through income-based affordability metrics, without sufficiently capturing other critical dimensions of housing adequacy. Strengthening the definition and measurement of housing need within NHPs – by incorporating the full spectrum of adequate housing dimensions – would enable more precise targeting of interventions and improve overall policy effectiveness.

Some of the other dimensions of adequate housing have particular prevalence in different regions. Availability of services for housing, which includes the provision of safe drinking water, adequate sanitation, and energy is an area that is particularly well integrated in NHPs in developing countries. Housing accessibility, which covers the degree to which specific needs of disadvantaged and marginalized groups are taken into account is a topic that is prevalent in European countries such as Poland, Romania, and Ireland. For example, Ireland's NHP includes the establishment of Housing and Disability Steering Groups in each local authority to ensure the implementation of housing policy related to housing for people with disabilities.

Security of tenure is a key dimension of adequate housing that deserves particular attention. While tenure security is broadly referenced in NHPs, relatively few NHPs recognize the full continuum of tenure rights, including customary, communal, rental and incremental forms of tenure that are the reality for the majority of low-income urban residents. The OEWG-H has specifically recommended that housing strategies, including NHPs, establish legal frameworks recognising this diversity of legitimate tenure rights and explicitly prohibiting forced evictions without adequate consultation, compensation and alternatives.⁴⁴ This gap points to an area where global normative guidance can directly strengthen National Housing Policy frameworks.

Cultural adequacy is the least mentioned dimension of adequate housing. Cultural inadequacy, such as the way in which western design and planning standards are still followed in many developing countries without appropriate recognition of local norms and culture,⁴⁵ is an important source of residents' concerns, as new housing does not respond to local norms of gender, age, social position, livelihood strategies and lifestyle.⁴⁶ Cultural adequacy can be difficult to measure and because of its more intangible nature, this analysis reveals it has been largely sidelined in National Housing Policy. However, some countries have championed cultural adequacy. For example, New Zealand's National Māori Housing Strategy recognizes extended families or community of related families (*whanau*) as an important cultural factor in organizing housing delivery. Canada adopted

42. IMF (2022) The Global Housing Watch. <https://www.imf.org/external/research/housing/index.htm>

43. IMF (2024) *The Economics of Housing, Finance & Development*. The International Monetary Fund. 61(4)

44. UN-Habitat (2025) Proposed recommendations on tenure security for housing. HSP/OEWG-H.2025/6 and HSP/OEWG-H.2025/INF/3

45. Porter, L. (2006) Planning in (post) colonial settings: Challenges for theory and practice. *Planning theory & practice*, 7(4), 383-396.

46. Makinde, O. O. (2015) Influences of socio-cultural experiences on residents' satisfaction in Ikorodu low-cost housing estate, Lagos state. *Environment, Development and Sustainability*, 17, 173-198.



Sustainability is an important dimension of adequate housing highlighted in many NHPs

its National First Nations Housing Strategy that addresses the specific vulnerabilities that this group faces, and aims to promote a higher quality of life for First Nations people, while maintaining culture and traditions, through the use of local materials and local labour.

With the increased impact of climate change on housing, recent assessment of the dimensions of housing have called for a need to include sustainability more explicitly in the definition of adequate housing.⁴⁷ This analysis reveals that it represents the third largest coverage within NHPs, demonstrating its importance for policy makers globally. For example, Jamaica specifically integrates goals of the national environmental agency into its NHP, recognising that “housing and the environment are inextricably linked” (page 134). In Europe, sustainability measures focus largely on energy efficiency (Sweden, the Netherlands, Croatia), with similar priorities found in Japan’s NHP. The NHPs of Pakistan, Iraq and Kenya emphasise more sustainable building practices in the housing construction sector, while Ireland’s NHP commits to improving the environmental sustainability of its housing stock. The NHPs of Romania and Pakistan include measures for resilient housing and climate-proofing.

In practice, these dimensions of adequate housing are often addressed in fragmented ways across policy instruments, rather than through integrated housing systems. This can result in mismatches between housing supply and demand, such as units that are unaffordable, poorly located, or not aligned with household needs. Strengthening the integration of these dimensions within coherent policy frameworks is critical to improving housing outcomes.

Themes within National Housing Policies

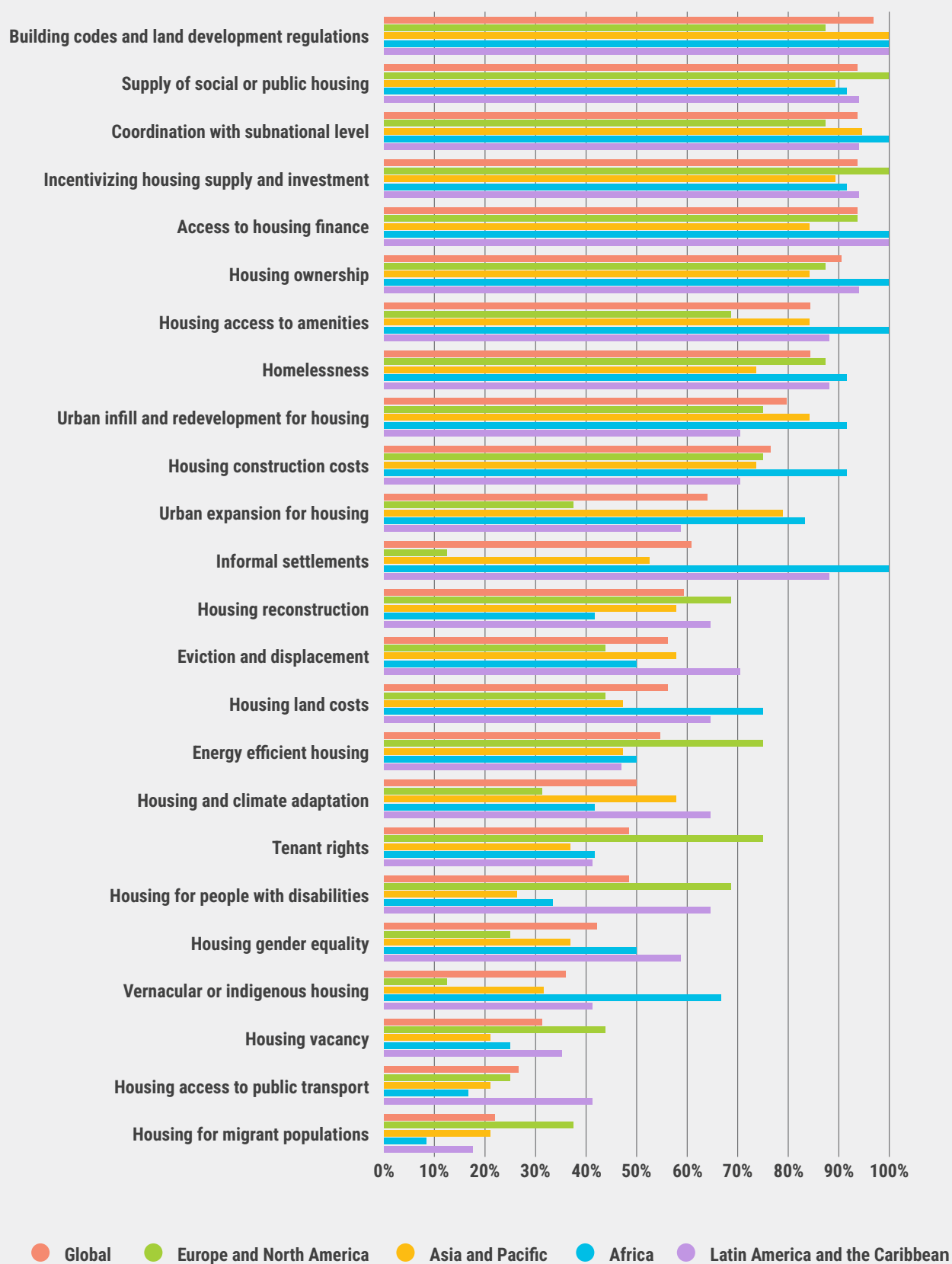
National Housing Policies strive to provide a comprehensive policy framework for housing. But variation in housing issues faced across countries and regions, shape the way in which NHPs cover different thematic issues. Figure 7 shows the degree to which a range of thematic issues are covered across NHPs for various regions. There are a number of thematic issues that are commonly included in NHPs across all regions. These include building codes and development regulations (97%), social housing (94%), and coordination with subnational level (94%). Cost and finance-related issues impacting the dimension of housing affordability also feature widely across most NHPs, including incentivizing housing supply and investment (94%), enhancing access to housing finance (94%), securing housing ownership (91%).

Sustainability is an important dimension of adequate housing highlighted in many NHPs (figure 6), but this more disaggregated analysis shows that substantive coverage is lower, with particular approaches common in different regions. In Europe and North America, mitigation through improving low energy efficient housing is more widely included (75%). When it comes to adaptation, this is a theme more commonly featured in Asia and Latin America and the Caribbean (58% and 65% respectively). In part, this reflects the disproportionate exposure of cities in Asia to sea level rise and flooding.⁴⁸ In Latin America, the issue of climate is often linked to post-disaster housing reconstruction, such as in Jamaica’s NHP, that puts forth concrete multi-stakeholder proposals to transition temporary shelter to permanent recovery (page 137).

⁴⁷ 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. <https://unhabitat.org/sites/default/files/2024/11/hsp-oewg-h-inf-3.pdf>

⁴⁸ UN-Habitat (2024) World Cities Report 2024: Cities and Climate Action

Figure 7. Coverage of key housing themes across NHPs.





African NHPs also stand out with their focus on housing construction and land costs (92% and 75% respectively)

Latin American and Caribbean NHPs stand out for their particular attention to issues of housing gender equality (59%), and housing for people with disabilities (65%)



Increasing the supply of housing is a common strategy featured across NHPs, but countries struggle with finding adequate land, and with balancing urban growth against environmental concerns. While most NHPs feature urban infill and redevelopment of housing (80%), urban expansion for housing has particularly high coverage in Asia and Africa (79% and 83% respectively). This is aligned with reality on the ground, as it is in these regions that most urban expansion is currently happening.⁴⁹ While increasing supply is a common objective, the effectiveness of such strategies depends heavily on underlying financing, infrastructure and land systems. The Philippines' NHP sets phased timelines, indicators, programs and agencies to try and control urban expansion. Namibia's NHP focuses on preventing uncontrolled urban sprawl through their Sustainable Incremental Greenfield Development programme to identify areas for compact and planned urban development. Conversely, discussion of urban expansion is relatively low for European and North American NHPs, despite land consumption rates still often exceeding population growth.⁵⁰ Some countries have seen the promotion of urban containment policies derived from environmental concern, such as in Canada's NHP, whereby they regulate the land acquisition for new communities, but also emphasizes the need to be aligned with planning to prevent uncontrolled urban growth.

African NHPs also stand out with their focus on housing construction and land costs (92% and 75% respectively). Whereas in other regions, economies of scale and availability of materials have limited rising construction costs, construction in African cities costs still range from 36.5% to 70.9% of the total cost of housing.⁵¹ For example, Kenya's NHP established Appropriate Building Materials and Technology centres countrywide to promote the use of locally available building materials and technologies to reduce the cost of housing.

Latin American and Caribbean NHPs stand out for their particular attention to housing gender equality (59%) and also show high levels of attention to housing for people with disabilities (65%), comparable to the high levels observed in Europe and North America. For example, El Salvador explicitly incorporates gender as a backbone of its NHP, emphasizing promoting women's access, use and control of housing by guidelines that ensure women's participation in different programs, projects or investments. Jamaica's NHP addresses the needs of people with disabilities by linking its NHP to its National Policy for Persons with Disabilities. It aims to remove social barriers and foster greater determination within the population with disabilities to achieve the goal of full integration in society.

When looking at NHPs in Europe and North America, homelessness (88%) and tenant rights (75%) are among the most prominent themes addressed in the region. While homelessness is also addressed covered at similarly high levels in Africa, its prominence is particularly notable in Europe and North America relative to the coverage of other housing themes. For example, Ireland's NHP contains a comprehensive plan aiming at ending homelessness by 2030, emphasizing the role of local authorities and NGOs across multiple schemes to prevent, intervene, and support homelessness.

The thematic analysis also identifies a number of themes that receive low attention across the board, despite their importance in effective housing

49. UN-Habitat (2022) World Cities Report 2022: Envisaging the future of cities.

50. UN-Habitat (2023) Rescuing SDG 11 for a resilient urban planet

51. Centre for Affordable Housing Finance in Africa (2019) Benchmarking Housing Construction Costs Across Africa Using CAHF's Housing Cost Benchmarking methodology to analyse housing costs in fifteen African countries - May 2019

policy. These include housing for migrant populations (22%), housing access to public transport (27%) and housing vacancy (31%). The lack of attention to public transport coincides with the low coverage of the location dimension of the right to adequate housing (see Figure 6). The location dimension receives comparatively high levels of attention in NHPs in both Asia and the Pacific and Latin America and the Caribbean. In Latin America and the Caribbean, this is also accompanied by relatively high attention to housing access to public transport, aligning with regional efforts around the widespread implementation of Bus Rapid Transit and other public transport systems. Both Cuba's and Peru's NHP actively promote transit-oriented housing development to reduce travel times.

Thematic focus on social housing

Most countries cover public or social housing in their NHPs (94%). There are a significant number of NHPs that have a very explicit thematic focus, most of which are in fact concerned with social or public housing – 9 countries (see figure 1). In these contexts, their National Housing Policy has become largely interchangeable with National **Social** Housing Policy. Despite their thematic focus on public housing, these explicitly themed NHPs still cover most of the other 23 themes investigated in this report, with rates that are in fact higher than the average for other NHPs. Such countries, many of which like Uruguay, Singapore, Denmark and Finland already have a high social housing stock, use their NHPs primarily to consolidate and strengthen their existing social housing sector, through refurbishment and repairs of existing social housing stock, with only limited attention to increasing their social housing supply. Finland's NHP for instance does not focus on increasing their social housing stock, but on preventing people from losing their homes in the first place.⁵² Norway's NHP reflects on its existing social housing stock, by highlighting how people can move from tenancy to home ownership, and how social housing can be adapted to the needs of older people.

Countries with an NHP that explicitly covers social housing do not necessarily disregard other aspects of housing policy. For instance, countries with an explicit focus on social housing also tend to address homelessness, such as Norway and Finland, which both position social housing as an explicit tool to address homelessness. Similarly, countries with NHPs explicitly on social housing are not the only countries that have policy on social housing. Other countries like the Netherlands and South Africa have high rates of social housing but have integrated it within a broader approach to adequate housing in their NHP. Conversely, countries like Chile historically had a very small social housing stock, but its NHP has set out to expand social housing provision. In Brazil, the relaunched Minha Casa, Minha Vida has expanded its scope to include social interest housing (Habitação de Interesse Social, HIS).

Recently, the OEWG-H released recommendations on social housing.⁵³ While many aspects of these recommendations, like building integrated housing, or spatial and demographic data systems to support evidence-based planning and decision-making, are already mainstreamed across many NHPs, significant gaps remain. The following recommendations in particular were scarcely addressed in current NHPs:

⁵². Housing Europe (n.d) Country profile Finland. <https://housingfirsteurope.eu/countries/finland/>

⁵³. UN-Habitat (2025) Proposed recommendations on social housing. HSP/OEWG-H.2025/6 and HSP/OEWG-H.2025/INF/5





- ➔ Unlock access to well-located land for social housing development by mobilizing strategic public land use, land banking and land value sharing.
- ➔ Establish inclusive, accessible and adaptable housing design standards for diverse needs and life stages, as well as form of delivery.
- ➔ Promote cultural adequacy and economic inclusion through participatory design and support for informal livelihoods.

Countries are thus encouraged to integrate the recommendations from the OEWG-H into their NHPs as a matter of priority, recognising that these recommendations represent the outcome of an intergovernmental expert process specifically mandated to advance policy guidance on adequate housing for all.



The integration of informal settlements in all African NHPs (100%) is well aligned with the reality of this pressing issue in this region.

Thematic focus on informal settlements

People living in informal settlements remain among those most affected by housing inadequacy. Globally, in 2024 1.16 billion lived in informal settlements, of which 297 million in Africa and 764 million in Asia.⁵⁴ Yet informal settlements also represent a dominant mode of access to housing – providing shelter and livelihoods for millions, and demonstrating significant social, spatial and economic resilience that NHPs should recognize and build upon, rather than simply eradicate. The integration of this theme in all identified African NHPs (100%) is well aligned with the reality of this pressing issue in this region, although some countries still promote eviction as part of their NHPs. The high coverage of this theme in Latin American and Caribbean countries (88%) is indicative of the progress made – the only region globally where the percentage of people living in slum conditions has declined⁵⁵ – partly driven by large-scale upgrading programmes, low rates of informal settlement eviction and rights-based tenure policies. For example, Brazil's housing policy framework has addressed the upgrading of informal settlements at national scale through the Programa de Aceleração do Crescimento (PAC-Urbanização de Favelas), which channelled significant public investment into infrastructure, sanitation and tenure regularisation in favelas across Brazilian cities.

⁵⁴ UN-Habitat (2026) Global Urban Indicators Database. Version 2025

⁵⁵ UN-Habitat (2026) Global Urban Indicators Database, Version 2025



The OEWG-H recommendations on informal settlements provide a normative framework that calls on countries to adopt integrated, rights-based and people-centred approaches to informal settlement transformation, combining tenure security, basic services, climate resilience, community participation and dedicated financing within comprehensive national policy frameworks.⁵⁶ Several key recommendations, such as providing improved infrastructure and basic services to informal settlements and the need to establish multi-stakeholder efforts to transform informal settlements, are already commonly adopted in NHPs such as Brazil, Kenya, Jamaica, Namibia, Philippines, India and Egypt. Jamaica's NHP for instance recognizes that most peripheral urban squatter settlements have the potential to play a positive and productive role in cities, and connects these to concrete policy proposals, including developing a 'squatter management policy and action plan' to guide intervention, establishing a 'squatter upgrading intervention fund,' and undertaking a 'National Squatter Survey' to facilitate planning, intervention, and sustainable solutions. Several NHPs with strong coverage on informal settlements, including Philippines, South Africa, Namibia and Peru, position land readjustment and re-blocking as key interventions to generate more useable public space in informal settlements. However, an analysis of a sample of NHPs reveals several recommendations have been scarcely addressed so far. These include:

- ➔ Enact legal frameworks to integrate flexible zoning, land and planning systems in informal settlements
- ➔ Develop data systems and strengthen localised knowledge of housing needs, income levels, and coping strategies to inform inclusive and context-specific housing policies and programmes and monitor the realisation of SDG 11
- ➔ Embed community participation in the design, execution and oversight of housing and informal settlements' transformation initiatives

56. UN-Habitat (2025) Proposed recommendations on informal settlements. HSP/OEWG-H.2025/6 and HSP/OEWG-H.2025/INF/4

Another recommendation that is not yet strongly featured in NHPs is the need to put in place long-term financing mechanisms to upgrade informal settlements, including land-based financing, community-managed funds and inclusive credit solutions for informal dwellers. Myanmar's NHP provides a positive example of addressing the finance component, by proposing to establish a fund similar to the Urban Community Development Organizations Fund in Thailand to provide seed money to link communities seeking to upgrade their settlements.



Recommendations

The analysis in this report provides a nascent perspective on National Housing Policies. It argues that NHPs are an important policy tool to address housing in a coordinated, integrated and comprehensive manner. Through the establishment of the first ever global database on NHPs, these policies were analysed in their geographical coverage, their broad objectives, their relation to other policies, their alignment with global development frameworks, and their thematic components. This report finds that while six in ten surveyed countries have some form of national sectoral policies that cover housing, only about half have NHPs that are multi-sectoral and easily accessible in a single document. Latin America and the Caribbean have the highest rates of NHP adoption, while Oceania has the lowest. Affordability is the most covered dimension of adequate housing in NHPs, with cultural adequacy the least covered. Sustainability is the third most covered dimension, reinforcing the need to include this as an 8th dimension of adequate housing.⁵⁷

57. 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

From this analysis five key recommendations emerge:



1 Adoption and update: Around half of countries currently lack a dedicated NHP that is multi-sectoral and is easily accessible. Countries should strongly consider the preparation and adoption of an NHP, as an anchor for a broader integrated housing policy framework, and consider how it can be used as a tool to analyse, set out goals, implement, and coordinate housing production and management. Countries should also periodically update their NHPs to keep them relevant;



2 Policy integration: Depending on the context, NHPs are organized in different ways, but it is important that they are formulated in a coordinated manner to other policies, including National Urban Policies and National Housing Acts. Countries should aim to align goals, reduce overlap and eliminate conflicting policy approaches. For NHPs to be effective, it is important that their strategies are aligned with, and grounded in a strong legal basis, such as a National Housing Act;



3 Comprehensive approach: Housing is a complex and interrelated sector. NHPs therefore need to address the varied dimensions of adequate housing in a comprehensive manner, including adequate attention for the cultural adequacy of housing, and housing sustainability. Countries that have sectoral policies on aspects of housing, land and urbanization (around one quarter of countries) are encouraged to embed these into more comprehensive frameworks;



4 Alignment with global frameworks: Half of NHPs explicitly reference the SDGs, while more than one third reference the NUA. To ensure consistency with global commitments and help reduce reporting burden for countries, countries are encouraged to better link their NHPs to global commitments. If well developed, NHPs can be a key accelerator of NUA implementation in the next 10 years;



5 Alignment with OEWG-H recommendations: Countries are encouraged to systematically review their NHPs against the recommendations of the OEWG-H on integrated housing policies, social housing, informal settlements, housing finance and tenure security, as well as further identified themes up to 2029. Countries are encouraged to take part in the OEWG-H work on integrated national housing policies, which situates National Housing Policies within the wider set of housing policy instruments. Where gaps exist, NHP revision processes provide an opportunity to integrate these normative advances. UN-Habitat stands ready to support countries in this process through technical assistance and the Housing Knowledge Platform.

While this report is limited in scope, the database that has been built provides scope for a number of further areas of analysis and research. Going forward, the following elements constitute a future research and action agenda:

- ➔ To further analyze the **structural components** of NHPs, such as analysis, strategy, targets, finance, implementation and evaluation, to better understand how NHPs are operationalized across countries;
- ➔ To categorize and examine **specific housing delivery mechanisms and policy approaches** within NHPs to better understand how countries aim to achieve their NHP;
- ➔ To further assess the extent to which **key recommendations identified by the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H)**, including on integrated housing policies, housing finance, tenure security, informal settlements and social housing, are already addressed in existing NHPs;
- ➔ To assess NHPs based on their **effectiveness** in implementing and achieving the targets they set, given that NHPs ultimately serve as a tool to achieve adequate housing for all;
- ➔ Given the continued widespread global prevalence of informal settlements, to assess NHPs comprehensively on their **policy approaches to informal settlement**, including strategies to upgrade informal settlements and policies to further discourage slum eviction;
- ➔ As at least 22 countries either have received or are currently receiving UN-Habitat support in the preparation of NHP, to further develop and disseminate **normative guidance to support countries** in preparing, updating and evaluating their NHPs, in a manner sensitive to different governance arrangements and thematic priorities across countries;
- ➔ To further develop, optimize and evaluate the results from **AI supported policy analysis** and to use the findings as a diagnostic tool for normative work and to provide direct support to governments, implementors, and policymakers;
- ➔ To **maintain the relevance of the NHP database** through periodic updates, including direct engagement with countries, and to ensure its accessibility to researchers, partner institutions and governments.



List of National Housing Policy documents and equivalent instruments consulted

Disclaimer: This list provides the consulted National Housing Policies for this report. Both in and exclusion of countries in the list imparts no judgement on the status of National Housing Policy within any country. The designations employed and presentation of the list of consulted National Housing Policies do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, city or area of its authorities, or concerning the delimitation of its frontiers or boundaries. Translation of document names provided in brackets is for information purposes only.

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2. Madagascar (2025) Politique Nationale du Logement [National Housing Policy]
3. Bangladesh (2016) National Housing Policy 2016
4. Belarus (2025) Концепции государственной жилищной политики Республики Беларусь до 2030 года [Concept of the State Housing Policy of the Republic of Belarus until 2030]
5. Bhutan (2019) National Housing Policy (Revised), 2019
6. Bolivia (2020) Política de Vivienda [Housing Policy]
7. Brazil (2009) Plano Nacional de Habitação [National Housing Plan]
8. Burkina Faso (2008) Politique Nationale de l'habitat et du Développement Urbain [National Housing and Urban Development Policy]
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10. Cambodia (2014) National Housing Policy
11. Canada (2017) National Housing Strategy
12. Chile (2022) Plan de Emergencia Habitacional [Housing Emergency Plan]
13. Colombia (2021) Plan Nacional de Construcción y Mejoramiento de Vivienda Social Rural _ PNVISR [National Plan for the Construction and Improvement of Rural Social Housing _ PNVISR]
14. Croatia (2025) Nacionalni plan stambene politike Republike Hrvatske do 2030 [National Housing Policy Plan of the Republic of Croatia until 2030]
15. Cuba (2020) Política de la Vivienda en Cuba [Housing Policy in Cuba]
16. Czechia (2021) Koncepce bydlení České republiky 2021+ [Housing Concept of the Czech Republic 2021+]
17. Dominican Republic (2022) Plan Decenal de Viviendas 2022–2032 [Ten-Year Housing Plan 2022–2032]
18. Ecuador (2022) Plan Nacional de Hábitat y Vivienda [National Habitat and Housing Plan]
19. Egypt (2020) Egypt Housing Strategy
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30. Kenya (2016) National Housing Policy for Kenya
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32. Luxembourg (2023) La Stratégie nationale du Logement abordable [The National Affordable Housing Strategy]
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36. Malta (2019) Sustainable Communities: Housing for Tomorrow – Towards Sustainable Homes and Neighbourhoods
37. Mexico (2021) Programa Nacional de Vivienda [National Housing Program]
38. Myanmar (2017) National Housing Policy & Strategy
39. Namibia (2024) National Housing Policy, 2023
40. New Zealand (2024) Going for Housing Growth, National's plan to unlock land for housing, build infrastructure, and share the benefits of growth
41. Norway (2021) We all need a safe place to call home – National strategy for social housing policies (2021–2024)
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43. Paraguay (2024) Política Nacional de la Vivienda y el Hábitat del Paraguay [National Housing and Habitat Policy of Paraguay]
44. Peru (2021) Política Nacional de Vivienda y Urbanismo [National Housing and Urban Planning Policy]
45. Philippines (2020) National Housing and Urban Development Sector Plan 2040
46. Poland (2016) National Housing Programme
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49. Romania (2022) Strategia Națională a Locuirii și Planul de Acțiune aferent acesteia [The National Housing Strategy and its Action Plan]
50. Rwanda (2015) National Housing Policy
51. Slovakia (2021) Bytová politika SR do roku 2030 [Housing Policy of the Slovak Republic until 2030]
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54. Spain (2025) Plan Estatal de Vivienda (PEV) 2026-2030 [State Housing Plan (PEV) 2026-2030]
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63. Viet Nam (2021) Chiến lược phát triển nhà ở quốc gia giai đoạn 2021 _ 2030, tầm nhìn đến năm 2045 [National Housing Development Strategy for the period of 2021 _ 2030, vision to 2045]
64. Zambia (2020) National Housing Policy 2020-2024 "Affordable and Decent Housing for all by 2030"



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