



**Open-ended Intergovernmental Expert Working Group
on Adequate Housing for All
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**State of efforts to progressively realize adequate
housing for all**

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Report of the Executive Director

I. Introduction

1. The right to adequate housing is recognized as a component of the right to an adequate standard of living, first codified in the 1948 Universal Declaration of Human Rights.¹ This right is detailed in the International Covenant on Economic, Social and Cultural Rights² and further elaborated through general comments No. 4 (1991) on the right to adequate housing, No. 7 (1997) on forced evictions³ and No. 26 (2022) on land and economic, social and cultural rights of the Committee on Economic, Social and Cultural Rights, which define its necessary components: security of tenure, availability of services and infrastructure, affordability, habitability, accessibility, suitable location and cultural adequacy. Recent discussions in the Human Rights Council have included proposals for adding sustainability to this definition, thus constituting an acknowledgement of the impact of climate change on housing security.³ The global commitment to housing is reinforced by international and regional frameworks such as the 2030 Agenda for Sustainable Development,⁴ the New Urban Agenda⁵ and Agenda 2063: The Africa We Want,⁶ in which housing is emphasized as central to poverty reduction and inclusive and sustainable cities.

2. Adequate housing is not just physical shelter; it also includes ensuring that people and households have safe and stable access to a home that is secure and connected to services, employment opportunities and community life. Adequate housing is a prerequisite to accessing other rights and is central to addressing poverty, gender inequality and climate change.

* HSP/OEWG-H.2024/1.

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

² Article 11: “The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions”.

³ A/HRC/52/28, para. 5.

⁴ General Assembly resolution 70/1.

⁵ General Assembly resolution 71/256.

⁶ See <https://au.int/agenda2063>.

3. Nevertheless, widespread reports of a global crisis are emerging, with different drivers and manifestations in every region, indicating constrained access to adequate housing and a deepening of inequalities, as analysed more in depth in the preliminary survey of the state of efforts to progressively realize adequate housing for all.⁷

4. Globally, the United Nations Human Settlements Programme (UN-Habitat) estimates that between 1.6 billion and 3 billion people lack adequate housing.⁸ Over 1.12 billion people lived in informal settlements and slums in 2022, 130 million more than in 2015.⁹ At least 330 million experience absolute homelessness, according to the Institute of Global Homelessness. Millions more face rising housing costs, unaffordable rents, evictions, energy poverty and unsafe living conditions, worsened by climate change.

5. The World Bank estimates that about 68 million housing units in 64 emerging economies may need to be rebuilt, representing roughly 25 per cent of the overall housing deficit.¹⁰

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

6. Currently, about 55 per cent of the world's population lives in cities, a proportion expected to increase to approximately 68 per cent by 2050, adding about 2.2 billion people in urban areas.¹¹ Of this growth, 90 per cent is projected to take place in cities and urban areas in Asia and sub-Saharan Africa.¹² To meet the rising demand, at least 40 million new housing units will be needed, with most of this requirement concentrated in these two regions, owing to rapid population growth and urbanization.¹³

7. Data related to indicator 3.1 of Sustainable Development Goal 11 (ratio of land consumption rate to population growth rate) show that urban land use is growing up to 3.7 times faster than population density. This disproportionate and unregulated expansion often leads to unplanned developments that are exposed to environmental risk and that struggle to provide residents with essential services and infrastructure, such as transportation and sanitation.

8. The urban governance structures in many countries often do not have the capacity to provide proactive and effective urban planning, which exacerbates socioeconomic and spatial disparities, as social and infrastructure investments are not evenly distributed. Most rapidly expanding cities are characterized by a complex blend of formal and informal spaces that are highly interwoven. Even cities that have enjoyed increased investment and economic productivity have not necessarily delivered net improvements to their poorest populations with regard to access to adequate housing and standard quality of services. Without long-term planning (both economic and spatial), there is a likelihood of urban sprawl in cities that tend to fragment, leaving large segments of the poorest population unable to access housing, jobs and social amenities. Inadequate access to housing and services leads to increases in informal settlements and slums, as they are often the only affordable housing options for the poor and the vulnerable.

9. However, successful examples such as the “HomeTown Helsinki” policy,¹⁴ the long-term land strategy of Hong Kong, China,¹⁵ and the integrated actions of Medellín, Colombia¹⁶ demonstrate that effective urban planning and coordination can mitigate these challenges. Integrating housing and slum transformation into broader urban development and planning efforts and ensuring equitable

⁷ HSP/OEWG-H.2024/INF/2.

⁸ UN-Habitat, *Rescuing SDG 11 for a Resilient Urban Planet: SDG11 Synthesis Report – High Level Political Forum 2023* (Nairobi, 2023).

⁹ A/79/79-E/2024/54.

¹⁰ Daniela M. Behr and others, *Introducing the Adequate Housing Index (AHI): A New Approach to Estimate the Adequate Housing Deficit within and across Emerging Economies*, Policy Research Working Paper No. 9830 (World Bank, 2021).

¹¹ UN-Habitat, *World Cities Report 2022: Envisaging the Future of Cities* (Nairobi, 2022).

¹² *World Urbanization Prospects: The 2018 Revision, online* (United Nations publication, 2018).

¹³ Behr and others, *Introducing the Adequate Housing Index (AHI)*.

¹⁴ See www.housing2030.org/project/public-land-ownership-and-leasing-in-helsinki-finland.

¹⁵ UN-Habitat, *Leveraging Land: Land-Based Finance for Local Governments – A Trainer’s Guide* (Nairobi, 2016).

¹⁶ Luisa Sotomayor, “Medellín’s integrated urban projects: a planning tool to reduce socio-spatial inequality”, Working Paper No. WP21LS1 (Lincoln Institute of Land Policy, 2021).

distribution of resources can improve access to essential services and infrastructure, reducing inequalities and enhancing living conditions for all.

III. The impact of low and decreasing public funding on the provision and erosion of public and social housing

10. Public investment in housing has remained low or has significantly decreased over recent decades, compounding issues of affordability, accessibility and quality for low-income and marginalized groups. For example, in Latin America and the Caribbean, government spending on housing fell from 1.0 per cent of gross domestic product (GDP) in 2015 to 0.5 per cent in 2022.¹⁷ Similarly, Organisation for Economic Co-operation and Development (OECD) data indicate that public capital expenditure on housing has halved since the global financial crisis.¹⁸ Although demand-side assistance, such as housing allowances, has slightly increased, this shift has not been commensurate with the scale of need. In Western Asia, housing expenditure was reported at just 0.53 per cent of GDP in 2022.¹⁹

11. A similar trend has been observed in development assistance, with the level of assistance not commensurate with the challenges. Further, excepting the contributions of the European Investment Bank in Europe, most development assistance is directed towards housing finance and market-enabling approaches, rather than supporting housing provision for low-income groups.

12. The decline in public investment and the privatization of public housing stock²⁰ have led to a narrowing of the focus of the social housing sector, which is increasingly targeted to the most vulnerable groups, reducing its role as a widespread public good. The associated concentration of low-income and vulnerable populations within spatially segregated social housing has led to reduced social mixing and increased stigmatization, affecting both the economic viability and the social stability of these communities.

13. The ability of Governments to invest in housing depends on available financial resources. Recurrent property tax represents a largely untapped source of domestic revenue, especially in rapidly urbanizing countries. Further, better use of land-based finance could enhance revenue. Public investment in adequate housing can also yield substantial economic returns. For instance, Eurofound estimates that inadequate housing costs the European Union €194 billion annually, with improvements paying off within 18 months through lower healthcare costs and better social outcomes.²¹ In addition, providing core infrastructure up front costs a third as much as retrofitting in unplanned and informal areas.²²

IV. Overemphasis on market-driven solutions and unit supply

14. Private markets alone cannot address the housing needs of the poorest and most vulnerable. Private developers often focus on higher-cost projects, leaving low-income groups underserved.²³ Market-based solutions, like mortgage-backed purchases, often fail to reach those in informal sectors or with unstable incomes. In prioritizing market housing, governments may also overlook housing solutions developed by residents in informal sectors, exacerbating inequalities and neglecting a substantial share of the population.

¹⁷ *Social Panorama of Latin America*, 2020 (United Nations publication, 2021).

¹⁸ OECD, “Building for a better tomorrow: policies to make housing more affordable”, Employment, Labour and Social Affairs Policy Brief, 2021.

¹⁹ *Social Expenditure Monitor for Arab States: Toward Making Budgets More Equitable, Efficient and Effective to Achieve the SDGs* (United Nations publication, 2022).

²⁰ “Poland, Finland and Germany experienced the most significant reduction in the relative size of the social housing stock, falling by at least 20 per cent since around 2010. The sector also contracted in Norway, New Zealand, Estonia, the United Kingdom and Denmark. The decline is partly related to a slowdown in new social housing construction, as well as the privatization of the stock, whereby social dwellings are converted into market-rate rental housing (Germany), or are purchased by tenants and thus transition to the owner-occupied stock (United Kingdom, especially England and Northern Ireland)”. See OECD, “Social housing: a key part of past and future housing policy”, Employment, Labour and Social Affairs Policy Brief, 2020.

²¹ Eurofound, *Inadequate Housing in Europe: Costs and Consequences* (Luxembourg, Publications Office of the European Union, 2016).

²² Paul Collier and others, “Informal settlements and housing markets”, IGC Cities That Work Policy Brief, 2019.

²³ Inter-American Development Bank (IDB), “Comparative project evaluation of IDB support to low-income housing programmes in four Caribbean countries”, March 2017.

15. Framing housing challenges as merely a supply problem does not capture the complexity of the issue. The presence of vacant housing units globally²⁴ and the creation of poorly serviced neighbourhoods highlight the need to focus on infrastructure, including sanitation and transport, and housing improvements rather than solely on increasing housing stock.²⁵

16. Housing has increasingly become a financial asset disconnected from its primary social function, contributing to speculation and price volatility. The global transformation of housing into an asset class has driven up costs and created economic instability.²⁶ Examples such as the 1998 crisis in Indonesia and the 2008 housing crisis in Spain and the United States of America illustrate the risks associated with financialized housing markets.²⁷

17. To meet diverse housing needs, policymakers must embrace a variety of housing production and delivery mechanisms. Community-led projects and incremental self-help programmes should be prioritized alongside private sector initiatives. Non-profit housing models and community land trusts, such as those in Vienna²⁸ and Puerto Rico,²⁹ provide promising alternatives. Flexible land tenure systems and innovative planning approaches, inspired by innovative and diverse housing solutions, such as the Mukuru special planning area³⁰ in Nairobi, can also address unique local challenges.

V. Systemic inequalities and access to justice

18. Systemic inequalities continue to have an impact on access to adequate housing, with factors such as age, gender, ethnicity, economic status, migration status and disability playing significant roles.

19. The World Bank analysed 64 emerging economies and found that, in all of them, housing inadequacy correlated strongly with income level.³¹

20. Indigenous populations often face overcrowding, inadequate sanitation and disproportionate rates of homelessness.³² Women around the world encounter restrictions on land and housing rights owing to gendered property regimes.³³ Older persons³⁴ and people with disabilities also face challenges in securing and maintaining adequate housing because of barriers in accessibility and discrimination.

21. Addressing these systemic inequalities is crucial for ensuring equitable access to housing. Successful programmes in this realm, such as the Minha Casa, Minha Vida programme in Brazil,³⁵ integrate economic development, social inclusion and gender protections to promote equitable housing access.

22. Effective mechanisms for accessing justice and enforcing housing rights are essential for marginalized populations to overcome barriers and secure adequate housing. Independent monitoring entities, such as the Federal Housing Advocate of Canada,³⁶ can play a critical role in overseeing the implementation of housing rights and addressing systemic breaches.

²⁴ OECD, “HM1.1. Housing stock and construction”, 2024.

²⁵ Kecia Rust, *Promoting Affordable Housing in African Cities* (Abidjan, Côte d’Ivoire, African Development Bank, 2022).

²⁶ As an example, see European Commission, *Who Owns the City? Exploratory Research Activity on the Financialization of Housing in EU Cities* (Luxembourg, Publications Office of the European Union, 2020).

²⁷ International Monetary Fund, *Global Financial Stability Report: Vulnerabilities in a Maturing Credit Cycle* (Washington, D.C., 2019).

²⁸ See www.wienerwohnen.at/wiener-gemeindebau/municipal-housing-in-vienna.html.

²⁹ See <https://world-habitat.org/world-habitat-awards/winners-and-finalists/cano-martin-pena-community-land-trust/#award-content>.

³⁰ See www.muungano.net/mukuru-spa.

³¹ Behr and others, *Introducing the Adequate Housing Index (AHI)*.

³² *Social Panorama of Latin America, 2021* (United Nations publication, 2022); Canada, Ministry of Housing, Infrastructure and Communities, *Everyone Counts 2020-2022: Results from the Third Nationally Coordinated Point-in-Time Counts of Homelessness in Canada* (Ottawa, 2024); and Australia, Australian Institute of Health and Welfare, *Specialist Homelessness Services Annual Report 2022–2023* (2024).

³³ Isis Gaddis, Rahul Lahoti and Wenjie Li, “Gender gaps in property ownership in sub-Saharan Africa”, Policy Research Working Paper No. 8573 (World Bank, 2018); and <https://sdgs.un.org/goals/goal5>.

³⁴ See A/77/239.

³⁵ See www.caixa.gov.br/voce/habitacao/minha-casa-minha-vida/Paginas/default.aspx.

³⁶ See <https://housingchrc.ca/en>.

VI. Interplay of crises such as climate change, conflict and displacement

23. Climate change has led to more frequent and severe weather events, such as floods and hurricanes, which disproportionately affect marginalized groups. Increased flooding events and desertification further threaten the habitability of many housing units.³⁷

24. The housing sector, which is responsible for significant greenhouse gas emissions and resource use, is expected to double in size by 2050, in particular in sub-Saharan Africa and South-East Asia. Ensuring development within planetary boundaries is crucial, but issues such as reliance on carbon-intensive materials, linear economy practices, and designs unsuitable for local conditions remain significant challenges.

25. Conflicts and natural disasters have displaced millions, often leading to overcrowded and inadequate housing conditions in informal settlements.³⁸ Housing destruction and displacement resulting from conflicts and disasters can lead to long-term housing insecurity, as temporary shelters often evolve into permanent, inadequate housing solutions.³⁹

VII. Data and capacity gaps

26. A key challenge in addressing housing issues is the lack of comprehensive and accurate data.⁴⁰ Current data on housing adequacy, homelessness and forced evictions are often insufficient. Often, local data are not collected owing to a lack of technical capacity and the absence of enabling legislation. In addition, available data are typically analysed in isolation, focusing on one variable at a time, which fails to capture complex trade-offs and interdependencies. This limits a holistic understanding of housing conditions, as well as efforts to develop integrated solutions.

27. Further, the decentralization of administrative responsibilities has placed increasingly greater demands on local governments and housing agencies, which often struggle with unclear roles and insufficient resources. Enhancing the technical capacity of city administrators and local authorities is crucial for effective housing management and policy implementation.

VIII. Regional trends and dynamics

28. Regional housing challenges vary widely, reflecting distinct local dynamics and conditions.⁴¹

29. In sub-Saharan Africa, urbanization is rapid, leading to severe shortages of serviced land, housing and inadequate infrastructure. Much of the current funding is directed towards supporting housing policy development, which plays a crucial role in shaping long-term solutions. However, the region itself receives among the lowest shares of global assistance, which limits its ability to effectively address these growing challenges.

30. In Latin America and the Caribbean, a highly urbanized region, the emphasis is on addressing residential segregation and housing affordability issues. Despite some progress, the region struggles with high inequality,⁴² inadequate rental housing policies and the impacts of natural disasters and climate change,⁴³ with funding not fully addressing these gaps.

31. In Europe and North America, advanced economies face rising housing costs and overcrowding, with some positive investment directed towards renovation and the prevention of homelessness. However, these efforts are often overshadowed by a focus on housing as a commodity, leading to increased affordability and quality challenges.

³⁷ Alisher Mirzabaev and others, “Desertification”, in *Climate Change and Land: An IPCC Special Report on Climate Change, Desertification, Land Degradation, Sustainable Land Management, Food Security, and Greenhouse Gas Fluxes in Terrestrial Ecosystems*, Valérie Masson-Delmotte and others, eds. (Cambridge and New York, Cambridge University Press, 2019).

³⁸ Internal Displacement Monitoring Centre, *Global Report on Internal Displacement 2021: Internal Displacement in a Changing Climate* (Geneva, 2021).

³⁹ A/77/190.

⁴⁰ HSP/OEWG-H.2024/4.

⁴¹ HSP/OEWG-H.2024/INF/2; HSP/OEWG-H.2024/INF/5.

⁴² IDB, “The complexities of inequality in Latin America and the Caribbean”, March 2024.

⁴³ UN-Habitat, *Caribbean Strategy for Informal Settlement Upgrading: A Guide to Inclusive and Resilient Urbanization* (Nairobi, 2020).

32. The Arab States region experiences complex housing issues exacerbated by conflict and climate change. Notably, funding is directed towards market-rate housing and emergency response rather than addressing systemic issues.

33. The Asia and Pacific region shows diverse trends, with rapid urbanization and a significant number of informal settlements and slums. The focus of funding is on housing finance and disaster reconstruction but systemic integration and transformative actions for informal settlements and slums are often neglected.

IX. Conclusions and the way forward

34. While there is increasing policy attention and recognition of housing challenges, as well as the role of adequate housing as central to inclusive and sustainable urban development, this trend does not appear to be accompanied by commensurate funding. At present, resources are not sufficient to conduct a comprehensive survey and analysis of domestic housing interventions. However, recognizing the value of integrating analysis on domestic efforts, the Working Group may wish to consider work in this area.

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

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

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

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

39. While every region and country is experiencing the housing crisis, this manifests itself in different ways and has varying root causes regionally and even within the same region and country. The Working Group may wish to explore regional studies aimed at further uncovering the specific contextual drivers underpinning the housing crisis and enhancing the capacities of national and local governments to develop holistic policies by identifying existing policy instruments that can improve housing adequacy, affordability and sustainability, and facilitating their dissemination.

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

41. In her report on existing multilateral and bilateral support for the development and implementation of effective housing policies, programmes and projects,⁴⁴ the Executive Director highlights that a significant portion of support for housing provision is currently concentrated in

⁴⁴ HSP/OEWG-H.2024/6.

Europe and subregions that are not projected to experience substantial population growth in the coming decades. Furthermore, although the development and use of data, as well as capacity-building, are identified as key challenges, they remain a low priority in current bilateral and multilateral support.

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

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