



**Open-ended Intergovernmental Expert Working Group
on Adequate Housing for All
First session**
Nairobi, 9–11 December 2024
Item 4 of the provisional agenda*

**Development of a framework for measuring and reporting on
the adequacy of housing across diverse national and local
contexts**

Review of existing elements and options for the development of a framework for measuring and reporting on the adequacy of housing across diverse national and local contexts**

I. Introduction

1. In resolution HSP/HA.2/Res.7, the United Nations Habitat Assembly established an Open-Ended Intergovernmental Expert Working Group tasked to develop recommendations on policies to accelerate progress towards the universal achievement of safe, sustainable, adequate and affordable housing. The group was asked to propose a framework for measuring and reporting on housing adequacy across diverse national and local contexts.
2. Simultaneously, the Assembly, called on Member States and, in accordance with national legislation, local and regional authorities or governments to collect and release disaggregated and local data on adequate housing. This data is intended to inform action and monitor the impact of interventions. Furthermore, the Assembly requested the Executive Director to provide data and tools to national and local authorities, governments and other key stakeholders. A complementary platform that includes summaries of available data on the provision of adequate housing, should also be developed. This data should be disaggregated by geography, gender, age, disability and other categories, that facilitate leaving no one behind.
3. This report reviews the existing elements and options for the development of a framework for measuring and reporting on the adequacy of housing across diverse national and local contexts. Together with the “Report of the Executive Director on the development of a framework for measuring and reporting on the adequacy of housing across diverse national and local contexts,”¹ it informs Member States on the state of the field and on possible recommendations to the Assembly at its third session.

* HSP/OEWG-H.2024/1.

** The present document has not been formally edited.

¹ HSP/ OEWG-H.2024/4.

II. Previous international efforts in monitoring housing adequacy

4. In recent decades, significant progress has been made in measuring adequate housing. However, despite heightened awareness of housing adequacy challenges, a comprehensive global framework for data collection and analysis- applicable to various national and local needs- has yet to be developed. The diversity of housing challenges, as emphasized by the “Report of the Executive Director on the state of efforts to progressively realize adequate housing for all”² underscores the need for a standardized framework with a set of indicators to support Member States in assessing and monitoring the state of adequate housing conditions.

5. International efforts to measure adequate housing can be traced back to 1988, with the launch of the Housing Indicators Program by the United Nations Centre for Human Settlements and the World Bank. This initiative aimed to improve urban knowledge by assisting countries and cities in designing, collecting and applying policy-oriented housing indicators. By 1993, the programme expanded into the Urban Indicators Program, establishing benchmarks for key indicators and supporting global comparisons and policy development. In 1996, Member States endorsed the Urban Indicators Programme as a pillar of the Habitat II Conference, contributing data on 46 key indicators- including 10 specific to housing³- for inclusion in National Reports. The Global Urban Indicators Database, launched in 1996 and expanded in 2003, compiled data from 232 cities across 113 countries, providing insights into housing policies.

6. From 2002 to 2004, UN-Habitat and the Office of the High Commissioner for Human Rights (OHCHR) launched the United Nations Housing Rights Programme, aiming to develop a housing rights monitoring framework. Although plans for a composite index were abandoned due to technical challenges, the programme produced reports recommending 15 key housing indicators. Some of these indicators were aligned with the Urban Indicators Programme, while others evolved to address emerging issues in the Habitat Agenda.⁴

7. A major achievement during this period was the development of an international definition for measuring slums, agreed upon in 2002 by UN-Habitat, the United Nations Statistic Division and the Cities Alliance as part of the Millennium Development Goals (Target 7D). This definition has enabled global monitoring of populations living in severely inadequate housing across 205 countries and territories over the past 20 years. Slum monitoring has highlighted challenges faced by these populations- distinct from urban and rural population- ensuring that slums and informal settlements remain a priority in national strategies aimed at addressing their root causes.

8. UN-Habitat continued to manage and update the Global Urban Indicators database, incorporating spatial and non-spatial indicators from the MDGs, SDGs, the New Urban Agenda and regional frameworks. The database currently includes 112 indicators, though data coverage varies. Housing indicators from major surveys and censuses have broader coverage, while sectoral data required for the design and implementation of national housing policies remains limited. Expanding data coverage of these indicators to support global monitoring, as well as to guide the implementation of policies and programmes at national and local levels, remains an important gap.

Existing monitoring frameworks

9. The primary existing global monitoring frameworks for housing are the Sustainable Development Goals and the New Urban Agenda, supplemented by regional agendas.⁵ Adopted in 2015, the 2030 Agenda emphasizes the need to improve access to adequate, safe, and affordable housing and basic services and reduce slums through SDG Target 11.1 and other related targets.⁶ Member States are asked to report on progress towards these goals. The New Urban Agenda, adopted

² HSP/ OEWG-H.2024/3.

³ Housing indicators included monitoring housing tenure modalities, land, housing and rental prices, infrastructure provisions, evictions and legal adoption of housing rights.

⁴ UN-Habitat and OHCHR (2003). Monitoring housing rights Developing a set of indicators to monitor the full and progressive realisation of the human right to adequate housing. Background paper for the 2003 expert group meeting on housing rights monitoring. United Nations Housing Rights Programme Working Paper No. 1. Nairobi; UN- Habitat and OHCHR (2004) Report on the implementation of the First Phase of the United Nations Housing Rights Programme (UNHRP).

⁵ Such as the Agenda 2063 for African Development, the Regional Action Plan for the Implementation of the New Urban Agenda in Latin America and the Caribbean 2016-2036, or the Geneva UN Charter on Sustainable Housing.

⁶ SDG targets on poverty, gender equality, water, energy, inequalities and urbanization (SDGs 1, 5, 6, 7, 10 and 11).

in 2016, further advocates for housing policies that support the progressive realization of the right to adequate housing, prevent arbitrary forced evictions, and address the needs of homeless persons in vulnerable situations.

10. Data for SDG indicator 11.1.1 primarily measures the proportion of the urban population living in slums. Inadequate housing is also indirectly assessed through affordability, measured as the proportion of households spending more than 30 percent of the income on housing. Although security of tenure is part of the slum indicator, it has never been reported within this target due to data limitations. However, SDG Indicator SDG 1.4.2, specifically tracks progress on security of tenure, a key component for ensuring access to adequate housing. Lack of access to water and sanitation are both measured as conditions of slums, and as standalone indicators (SDGs 6.1.1 and 6.2.1b).

11. The Urban Monitoring Framework (UMF), endorsed by the United Nations Statistical Commission in 2022, harmonized the urban monitoring frameworks under the SDGs and the New Urban Agenda. It integrates spatial, non-spatial, qualitative and contextual indicators, offering a flexible approach for monitoring sustainable urbanization at national and sub-national levels. The UMF provides a holistic vision, addressing the economic, social, environmental, governance and implementation dimensions of sustainable urban development, under a common framework covering multi-disciplinary domains and city objectives. The UMF is a useful diagnostic tool for tracking urban performance. However, its application to the housing sector alone would require developing standalone indicators and themes to housing-related needs to allow for the design and monitoring of the implementation of the sector's policies.⁷

12. Recognizing the current gaps in housing monitoring, UN-Habitat has strengthened its advocacy efforts and consulted with the statistical community to build support for updating former housing indicators frameworks to reflect the current challenges faced by countries today. This effort has led to global mapping of existing housing indicators from over 50 partners and Member States, alongside consultations with national statistical offices and housing data communities to document current monitoring practices. Further consultations aim to establish a minimum core set of housing indicators for global monitoring, complemented by context-specific indicators relevant to certain countries, regions, or local governments.

III. Conceptual framework for measuring and reporting on the adequacy of housing

Needs of a housing monitoring framework

13. To ensure the effectiveness of an adequate housing monitoring framework, it should adhere to the key values and principles that guide statistical work. These principles should be supported by legal and institutional frameworks at national and local levels, respected across all political levels and upheld by all stakeholders involved in housing data production, including national statistical systems. A forward-looking housing monitoring framework should align with the following principles:

(a) **Relevance, impartiality and equal access to data:** Housing statistics should be an essential part of the information system in a democratic society, serving government, the public, and stakeholders with reliable data. Housing statistics that meet practical needs should be compiled impartially and made available to all interested parties by official agencies.

(b) **Housing data standards, scientific principles and professional ethics:** To retain trust in housing data, officials must base decisions on scientific principles and professional ethics, on the methods and procedures for the collecting, processing, storing and presenting of housing statistics and data.

(c) **Data sources, misuse and transparency:** To ensure proper interpretation of housing data, information should adhere to clear scientific standards, with sources and methods of data production well documented. Data may be drawn from various sources, but these must be transparent and verifiable.

(d) **Continuum to housing rights approach:** As advocated by the New Urban Agenda, countries should adopt a continuum approach to progressively realize the right to adequate housing.

⁷ Housing-related indicators in the UMF include security of tenure (SDG 1.4.2) Informal and inadequate housing (SDG 11.1), and several urban related, mostly SDG indicators linked with access to basic facilities and services (drinking water, sanitation, washing facility, basic services, public transport, internet, solid waste connection) quality of the urbanization (neighbourhood safety, open public spaces, green areas, cultural infrastructure) and urban management (efficient land use).

This would allow for the measurement of improvements across housing components, addressing both immediate needs and long terms goals.

(e) **Addressing Inequalities:** Disaggregating data by social and economic factors, particularly for marginalized and low-income groups, is necessary to addressing inequalities in access to adequate housing. Spatial analysis is essential for tackling geographic disparities, segregation and uneven distribution of services and land.

(f) **Local data production, national coordination and international cooperation:** While housing indicators are often measured locally, progress is generally reported nationally. Local authorities, line ministries, civil society, urban observatories, private sector and academia should all play central roles in monitoring housing trends and policies. A multi-stakeholder strategy for data production is needed to ensure robust monitoring and reporting, with national statistical offices validating and classifying this data as official housing statistics. Additionally, data may also come from global producers, and international cooperation can provide guidance and technical assistance in producing housing indicators based on global best practices.

IV. Framework overview

14. Drawing on the foundational work developed for the Urban Monitoring Framework, consultations to develop and refine a framework for measuring housing adequacy comprising key elements, each addressing distinct aspects of the housing sector, should be considered. Such an integrated framework would comprehensively evaluate housing conditions while clearly separating the purpose of monitoring each set of indicators according to their contribution to the housing adequacy challenge and might include:

(a) **Assessment of housing adequacy:** This element proposes indicators to quantify and qualify the housing adequacy gap across its seven core components, as defined by the Committee on Economic, Social and Cultural Rights, with a recommendation to add a component on sustainability.⁸ The indicators would capture the symptoms of a housing adequacy crisis. A flexible, fit-for purpose approach is recommended, recognizing diverse national contexts. This continuum approach prioritizes basic human needs and progresses towards higher housing standards as national capacities evolve, allowing policies to address both immediate deficiencies and adapt to changing needs.

(b) **Context in which adequate housing operates:** This element would provide indicators that contextualize the housing sector by capturing essential background data, including demographic trends, household sizes, population growth, urbanization rates, and levels of poverty and inequality. These contextual indicators are crucial for understanding the broader environment in which housing adequacy is measured. Some indicators serve dual purposes, providing baseline data for estimating housing adequacy indicators and informing policy. By integrating these factors, the framework would ensure that housing adequacy assessments are grounded in the socioeconomic realities of each country.

(c) **Drivers of housing adequacy:** This element would identify key factors influencing housing adequacy, such as macroeconomic conditions, urban planning, land governance, administration and land-based taxation, affordable housing stock, social protection measures, and the impact of conflicts. By analysing these drivers, the framework would support the identification of underlying issues contributing to inadequate housing conditions. Causal analysis of these drivers can guide interventions that address root causes rather than symptoms, fostering a more strategic approach to housing policy development. This element emphasizes the need for a dynamic understanding of how economic, legal and planning frameworks shape housing outcomes.

(d) **Housing policy components:** This element would provide a qualitative assessment of housing policy components that are globally comparable and aimed at addressing housing adequacy gaps. It would describe the existence and status of housing policies, their adoption and formation processes, content and targets, legal and regulatory frameworks, housing needs and demands, policy implementation, and financial investment and support mechanisms. This assessment enables countries to benchmark their policies, identify good practices from similar contexts, and refine their approaches to housing adequacy. By linking policy components to measurable housing outcomes, this element promotes comparability and encourages the adoption of best practices.

⁸ Following the recommendation of the Special Rapporteur on Adequate Housing, A/HRC/52/28, para. 5.

V. Framework Element 1: Assessment of housing adequacy

15. General Comment No. 4 of the Committee on Economic, Social and Cultural Rights sets out that, for housing to be adequate, it must, at a minimum, meet the following seven criteria: security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location; and, cultural adequacy. In 2023, the Special Rapporteur on Adequate Housing proposed adding sustainability as an eighth component, recognizing that the right to adequate housing must be realised within planetary boundaries and that the climate crisis threatens the right to live in security, peace and dignity.⁹

A. Security of tenure

16. Housing is inadequate if occupants lack a degree of tenure security guaranteeing legal protection against forced evictions, harassment and other threats. Indicators for this component include legal and perceived security of tenure and data on forced evictions.

(a) **Security of tenure:** The SDG indicator 1.4.2 provides a globally recognized method for measuring land tenure security through (a) legally approved documentation, and (b) perceived security of tenure. This approach moves beyond a binary view of tenure security, embracing a continuum of land tenure rights. Increasing the uptake of this methodology into routine household surveys would enhance its application in housing policies, especially for addressing informal settlements. The second component, which assesses perceived risks of property loss or eviction, offers valuable insights into the social acceptance of customary occupancy and rental tenure.

(b) **Forced evictions:** Forced eviction refers to the involuntary, permanent or temporary removal of individuals, families or communities from their homes or land without adequate legal protection or alternative support. The United Nations Commission on Human Rights considered forced evictions a gross violation of human rights.¹⁰ They often result from development projects, discrimination, land alienation, armed conflict or ethnic cleansing, and are closely related to homelessness and displacement. Forced evictions can be monitored through two main approaches: tracking their incidence or assessing prevention efforts. Incidence monitoring involves recording the number of affected households, either through a centralized national database managed by human rights institutions or via community-based systems, which benefit from local knowledge and early detection, but may have limited coverage. Internationally, forced evictions can also be tracked through human rights observations or general comments made by United Nations treaty bodies or special procedures.¹¹

17. Efforts to prevent forced evictions can be assessed by examining legal protections, implementation of preventive measures and safeguards for compensation, restitution and consultation. Judicial processes also play a role by tracking eviction-related court proceedings to ensure lawful conduct and identify patterns of discrimination. However, this approach is limited to formal legal channels and may not capture informal evictions. Variations in legal procedures across countries can affect comparability. A standardized three-step process- tracking initiated tenant eviction procedures, court orders, and actual evictions as a share of all rental households- can improve comparability across jurisdictions.¹²

B. Availability of services, materials, facilities and infrastructure

18. Housing adequacy extends beyond the physical structure to include access to the essential services and facilities necessary for health, safety and overall well-being. Housing is considered inadequate if occupants lack access to safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or waste disposal. Key indicators to measure this component are proportion of the population living in slums and those with access to basic services.

(a) **Population living in slums:** Slums are areas marked by extreme poverty, dilapidated housing, hazardous locations and non-conformity with planning and building regulations. Residents face constant threats of eviction, limited access to basic infrastructure, inadequate public spaces and heightened risks of disease and violence.¹³ Slum housing fails to meet fundamental safety and

⁹ A/HRC/52/28, para. 5

¹⁰ UN-Habitat, OHCHR (2014) Forced Evictions. Fact Sheet No. 25/Rev 1. United Nations. New York and Geneva.

¹¹ Ibid.

¹² OECD HC3.3.1 Eviction procedures

¹³ UN-Habitat (2015), Habitat III Issue Paper 22: Informal Settlements. Nairobi

well-being standards, and residents often lack affordable housing alternatives near employment opportunities. The globally recognized indicator measuring population living in slums, part of SDG 11.1.1, tracks access to water and sanitation, structural durability, and overcrowding. Since 2002, this indicator has provided global coverage across time, enabling the identification of households experiencing one, two or three housing deprivations, helping to target those most in need.

(b) **Population with access to basic services:** Lack of access to basic services, especially water and sanitation, severely impacts health outcomes and increases the burden of disease. Households without regular access to these services often pay significantly higher prices in informal markets. SDG indicator 1.4.1, under the poverty goal, measures access to essential services such as drinking water, sanitation, energy, healthcare and education. However, it does not provide an aggregated metric, as individual services are tracked through various other SDG indicators. Instead, SDG Targets 6.1 and 6.2 track access to regular, non-contaminated water access in premises and safely disposed sanitation. While water and sanitation access are part of the slum measurement, separate tracking allows for more detailed assessments, distinguishing between slum households that requires infrastructure and urban planning interventions versus those needing housing-specific improvements.

C. Affordability

19. Housing is inadequate if its cost compromises the occupants' ability to enjoy other human rights. Affordability is usually measured by household income or expenditure. Appropriate affordability indicators for effective policy design must address the specific challenges faced by different population groups, considering trade-offs in housing quality, location or size.

(a) **Housing cost:** Housing costs are the primary factor in affordability, influenced by land prices, construction costs, material durability, sustainability and size. Land costs depend on location, availability of services, urban connectivity, and regulations affecting density, alongside demand. Financial costs, taxes, utilities and hidden costs such as transportation and maintenance, should also be factored in. The definition of housing cost significantly affects the data comparability of any affordability indicator. Traditional affordability measures include rent or mortgage payments, but a more comprehensive approach should incorporate essential services and long-term costs. Transportation costs, especially for low-income households, should also be included in an extended definition. A three-tiered system- covering primary housing costs, extended housing costs (including utilities), plus transportation- offers a more accurate and comparable understanding the factors influencing affordability.

(b) **Housing price- and rent to-income ratios:** Affordability is commonly measured by price-to income and rent-to-income ratios. The house price-to-income ratio is calculated by dividing the median house price by median household income but can mask disparities among different income groups. Disaggregating by income quintiles provides a clearer picture of affordability challenges. Rental affordability is captured through rent-to-income ratios, which can be calculated using either the median income of the total population or the average income of renters. Comparing rent to the median population income offers insights into available tenure options, but focusing on renters' incomes is more effective for targeted policy interventions, particularly for low-income groups who cannot afford home ownership. Both house price-to-income and rent-to-income ratios are influenced by housing prices and income trends, making it crucial to consider changes in both variables.

(c) **Housing costs to expenditure:** This indicator applies to the entire population, allowing for comparison across locations and tenure types by accounting for primary housing costs, extended housing-related costs and transportation expenses, disaggregated by income quintiles.

(d) **Housing-costs overburden rate:** This rate measures the percentage of households spending over a set threshold (typically 30-40 percent) of disposable income on housing. Part of SDG target 11.1, this measure doesn't account for variations in household income or housing quality. The three tier-housing cost system, with adjustments to the threshold, can enhance this measure's accuracy.

D. Habitability

20. Habitability encompasses safety, space, and structural quality of housing. Housing is not adequate if it doesn't protect against environmental hazards or ensure physical safety. Many households face trade-offs in habitability due to limited affordable options, leading to overcrowding or unsafe living conditions, especially among vulnerable groups such as migrants, refugees and low-income families.

(a) **Overcrowding:** Defined as the lack of sufficient living space, overcrowding occurs when more than three people share a habitable room of at least nine square meters.¹⁴ It is an element of the slum definition and one of the most pervasive forms of inadequate habitability faced by vulnerable groups.¹⁵ Countries may also use other indicators such as the number of people per room or average living space per person to assess overcrowding and its related health risks.

(b) **Housing durability and location:** Housing durability refers to a structure's ability to withstand climatic conditions such as rain, heat, cold, and humidity and provide physical safety. A durable house has a permanent adequate structure, meets building codes and is free from structural defects. The lack of durability is often referred to by countries as dilapidated, inadequate or substandard housing. Durability also depends on the quality of materials used for walls, roof and floor, as well as the location of the dwelling. Housing located in flood-prone, hazardous or polluted areas presents significant risks to residents' health and safety. As climate change increases the frequency and intensity of extreme weather events, the criteria for housing durability, in particular regarding risk exposure, may need to be re-evaluated and updated.

(c) **Indoor habitability:** Poor indoor conditions, such as inadequate construction, damp, lack of access to water and sanitation and reliance on solid fuels for source of cooking, pose severe health risks. Household air pollution from solid fuels is a major health concern in low-income areas, leading to respiratory and cardiovascular problems. Thermal comfort is another key factor, with inadequate heating increasing the risk of respiratory issues, and high indoor temperatures contributing to heat-related illnesses. Thermal comfort should be considered in relation to emissions and cost implications.

E. Accessibility

21. Housing is inadequate if it fails to meet the specific needs of disadvantaged and marginalized groups. Accessibility includes economic inclusion, support for income-generating activities, fostering independence, and enhancing opportunities for community engagement.¹⁶ Homelessness is a visible failure of housing accessibility, while discrimination permeates all aspects of housing adequacy.

(a) **Homelessness:** Homelessness clearly reflects insufficient access to adequate housing. The lack of an internationally agreed definition has hindered comparability in homelessness data. The United Nations Secretary-General¹⁷ recommends a broad definition, encompassing: (a) people living on the streets, (b) those in temporary accommodation or shelters and (c) those in severely inadequate housing or involuntarily sharing accommodation.¹⁸ Narrow definitions often overlook women and children, who may be less visible on the streets, or avoid emergency shelters due to safety concerns. Homelessness is a continuum of situations and challenges, affecting diverse populations.¹⁹ Data can be gathered through point-in-time counts; national censuses, population surveys that include questions to identify persons who have experienced homelessness and to track public attitudes, service data, and administrative records.

(b) **Statutory discrimination:** Discriminatory legal frameworks are one of the most pervasive and persistent barriers to the right to adequate housing.²⁰ Discrimination is often codified in legal frameworks that create barriers to exclude certain groups from accessing housing. Key areas of concern include women's legal rights to ownership and the housing rights of refugees. In many countries, legal frameworks fail to guarantee women's rights to land and property ownership, contributing to gender-based discrimination. SDG Indicator 5.a.2 measures the extent to which national legal frameworks protect women's land rights, focusing on the joint registration of land, spousal consent for transactions and equal inheritance rights for women and girls. Refugees also face

¹⁴ SDG Indicator Metadata 11.1.1

¹⁵ A/76/408.

¹⁶ UN-Habitat (2014) Accessibility of Housing: A Handbook of Inclusive Affordable Housing Solutions for Persons with Disabilities and Older Persons. United Nations Human Settlements Programme.

¹⁷ A/78/236.

¹⁸ Different precarious living conditions may fall into this category according to country contexts: people sharing with friends and families on a temporary basis; people living under the threat of violence; people living in cheap hotels and similar; people squatting in conventional housing; people living in conventional housing that is unfit for human habitation; people living in trailers, caravans and tents; people living in extreme overcrowding; people living in non-conventional buildings and temporary structures; etc.

¹⁹ A/78/236.

²⁰ A/76/408.

legal barriers to accessing housing, despite international human rights standards guaranteeing their right to adequate housing.²¹

(c) **Exclusion and de facto discrimination:** Discriminatory practices based on social norms or biases, though not codified in law, disproportionately exclude marginalized groups such as people with disabilities, minorities and migrants, from accessing rental and ownership markets. People with disabilities face physical barriers, lack of accommodation in housing programmes, and social stigma and limited accommodation in housing programmes. Many homes lack essential accessibility features like ramps, elevators or accessible bathrooms, and the enforcement of accessibility standards is often weak. Addressing these issues requires legal protections, incentives for increasing the suitable housing stock and awareness campaigns. Migrants may face additional challenges, such as language barriers, lack of references and legal uncertainties, making them particularly vulnerable to substandard housing.

22. Tracking housing discrimination complaints through anti-discrimination agencies can help identify the scope of these challenges.²² Assessing intercultural tolerance is also crucial in understanding societal biases against people of a different race, immigrants or people of different religion.²³ Discriminatory lending practices further limit marginalized groups' access to housing finance. Stricter lending criteria, higher interest rates and reliance on traditional credit scoring exclude those without formal credit histories, or secure tenure.

(a) **Spatial segregation:** Spatial segregation refers to the unequal distribution of housing, services and opportunities across urban areas, often confining low-income families, minorities, and migrants to underserved neighbourhoods. This limits access to essential services, education and employment opportunities, perpetuating socio-economic disparities. In many cities, the ability to buy and own housing or land has become the dominant factor in perpetuating inequality,²⁴ as wealthier groups enjoy better access to schools, healthcare and jobs, while disadvantaged groups remain relegated to isolated areas. Addressing spatial segregation requires policies that promote affordable, well-located housing for all income levels, fostering inclusivity and social integration.

F. Location

23. Housing is inadequate if it is isolated from employment opportunities, healthcare services, schools, childcare centres and other social facilities, or if located in polluted or hazardous areas. The suitability of a housing location can be assessed through measurements of the quality of the living environment, proximity to essential services and access to transportation.

(a) **Quality of the living environment:** The quality of the living environment is a significant factor in determining if a housing location is adequate. Access to green spaces, public areas, cultural infrastructure and safe, secure surroundings are essential for residents' well-being. SDG indicators, such as access to open public spaces and perceived neighbourhood safety, provide insights into the objective and subjective quality of housing locations.

(b) **Proximity to services:** Proximity to essential urban services like employment, education, healthcare, and markets is critical for meeting the right to an adequate standard of living. However, land in well-serviced areas tends to be more expensive, due to its high demand and finite availability, reinforcing the connection between location, land values and housing affordability.

(c) **Access to transportation:** Efficient urban transport systems are essential to ensuring housing locations provide access to jobs, schools and services. Available transport modalities should also enable residents to maintain sustainable and healthy lifestyles without burden on their household expenditures. For residents in inner-city informal settlements, habitability and connection to services are often traded in exchange for proximity to jobs at an affordable transport cost. Transportation access can be measured through availability, household expenditure or commute time.

²¹ These include art. 5 of the International Convention on the Elimination of All Forms of Racial Discrimination, art. 43 of the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, and art. 21 of the Convention relating to the Status of Refugees (which extends equal treatment between refugees and all comparable aliens).

²² A/78/236.

²³ UNESCO (2019). Culture 2030 Indicators.

²⁴ A/HRC/43/43.

G. Cultural adequacy

24. Cultural adequacy ensures that housing and neighbourhood layouts respect and incorporate diverse cultural identities, traditions and social practices. It intersects with various aspects of housing, including discrimination and exclusion, and is particularly relevant for marginalized communities. Housing should align with cultural preferences, which vary based on the socio-demographic characteristics and needs of different groups, including indigenous peoples.

(a) **Satisfaction and community belonging:** Integrating cultural considerations in housing design can enhance satisfaction and foster a sense of community belonging. Housing satisfaction surveys assess how well housing meets the cultural, social, and economic needs of diverse groups, focusing on design, size, materials, and affordability. At the neighbourhood level, measuring the sense of community belonging is important for evaluating social integration.²⁵ Communal spaces, including places of worship, further contribute to this sense of belonging. Participation in planning processes allows communities to influence housing and urban planning decisions, ensuring respect for cultural values and traditional building practices.

(b) **Legal recognition of cultural housing and land practices:** Discrimination against cultural practices can be embedded in building codes that restrict traditional building materials and architectural styles, which are often better suited to local conditions. Such restrictions can negatively impact housing habitability and reduce demand for culturally significant housing types. Recognizing vernacular architecture in building codes is essential to preserving traditional designs. Monitoring cultural adequacy includes assessing whether national and local regulations accommodate traditional building styles, materials, and techniques appropriate for local climates. Additionally, securing traditional management of territories and land rights for indigenous peoples and local communities is crucial for preserving cultural heritage and preventing housing development encroaching on traditional lands. This aligns with SDG indicator 5.a.2 on women's legal rights to land ownership, which measures the recognition of customary land tenure within legal frameworks.

H. Sustainability

25. The climate crisis significantly threatens the right to adequate housing. Housing itself contributes to climate change through construction, urban sprawl, energy use and resource consumption. To ensure housing aligns with sustainability goals, the right to adequate housing must be realized within planetary boundaries.

(a) **Climate-induced evictions and vulnerabilities:** Climate policies and responses to extreme weather events can undermine housing rights, especially for low income and marginalized groups. The Special Rapporteur on the Right to Adequate Housing highlights that climate mitigation and adaptation process, when not anchored in human-rights, can exacerbate inequalities, displacement, rent increase and land grabbing often without adequate participation of those affected.²⁶ The increase in climate-induced evictions, either as preventive response or to facilitate mitigation efforts, underscores the need for safeguards.²⁷ Without legal protections, affected communities may face severe rights violations, including loss of housing, livelihoods and essential services.

(b) **Housing sector within planetary boundaries:** Achieving climate-resilient and carbon-neutral housing requires robust international cooperation and significant investment. Strategies must focus on improving energy efficiency, connecting households to clean energy, incorporating sustainability into building codes and enhancing urban planning for climate resilience. With the global building stock expected to double by 2050 due to demographic growth in Sub-Saharan Africa and South-East Asia, it is crucial that housing expansion occurs within planetary boundaries. International commitments are essential to make near-zero emissions and resilient buildings the norm by 2030. A critical measure is balancing new housing construction within the rates of population growth to prevent excessive development, urban sprawl, carbon emissions, and resource overuse. Improving the sustainability of housing utilities, such as energy and water, is vital, particularly in the affordable housing sector as environmentally sustainable housing, including energy-efficient designs that provide

²⁵ UN-Habitat (2024) NSO Regional Data Validation workshop for the Global minimum core Set of Housing Indicators. Report. Nairobi.

²⁶ A/HRC/52/28.

²⁷ The UNFCCC briefing paper "Climate-Induced Displacement and Migration: Policy Gaps and Policy Alternatives (2015) notes that several authors have argued for independent legal and political regime created under a Protocol on the Recognition, Protection and Resettlement of Climate-induced Migrants to the United Nations Framework Convention on Climate Change. (p.11), and UN-Habitat, OHCHR (2014) Forced Evictions. Fact Sheet No. 25/Rev 1. United Nations. New York and Geneva.

recurrent economic benefits to low-income households, often requires higher initial investments, which can be challenging without financial support.

Table 1

Possible indicators for the Element 1 of a housing adequacy monitoring framework: assessment of housing adequacy

<i>Security of tenure</i>	
1.	Population with secure tenure rights to land (SDG)
2.	Number of experienced forced evictions (Housing Rights)
3.	Number of human rights observations regarding forced evictions (Housing Rights)
4.	Number of evictions prevented or resolved (OECD)
5.	Number of evictions procedures, by type (OECD)
<i>Availability of services, materials, facilities and infrastructure</i>	
1.	Population living in slums (SDG)
2.	Safely managed drinking water services (SDG)
3.	Safely managed sanitation services (SDG)
4.	Access to electricity (SDG)
5.	Fixed internet broadband subscriptions (SDG)
6.	Municipal solid waste collection (SDG)
<i>Affordability</i>	
1.	Average household expenditure in primal housing costs, extended housing-related costs, and extended housing-related costs plus transport (OECD)
2.	Average house price of the cheapest formal housing (CAHF)
3.	House price-to-income ratio, by income quintile (OECD)
4.	Rent-to-income ratio (OECD)
5.	Housing cost-to-expenditure ratio (OECD)
6.	Housing cost overburden rate (SDG)
<i>Habitability</i>	
1.	Overcrowding rate (SDG)
2.	Durable housing (SDG)
3.	Population in hazardous locations (*)
4.	Use of solid fuel for cooking (SDG)
<i>Accessibility</i>	
1.	Homelessness rate: Number of people living in the streets, in temporary accommodation or shelters, or in severely inadequate housing (Human Rights)
2.	Legal rights for women's land ownership (SDG)
3.	Legal access for refugees to the housing market (*)
4.	Existence of regulatory or policy measure to the housing stock with accessibility features (*)
5.	Registered housing discrimination complaints (IGH) / population reporting having personally felt discriminated against (SDG)
6.	Population with access to formal credit, bottom 40% (WB- Global Findex)
7.	Neighborhood intercultural tolerance (component of UMF-53)
8.	Urban extent with affordable housing (median housing price by district) (*)
<i>Location</i>	
1.	Access to open public spaces (SDG)
2.	Neighbourhood safety (SDG)
3.	Access to cultural infrastructure (UMF-55)
4.	Proximity to employment (*)
5.	Proximity to health facilities, primary schools, food shops (UMF-09)
6.	Access to public transport and high-capacity public transport (SDG)
7.	Household expenditure in transport (HCES)
8.	Mean daily transport time to school or work (CPI)
<i>Cultural Adequacy</i>	
1.	Satisfaction with the availability of good, affordable housing (OECD)
2.	Feeling of belonging with the community (QoL)
3.	Participation in planning processes (SDG)
4.	Recognition of vernacular architecture (*)
5.	Recognition of customary land tenure in legal frameworks (SDG)

Sustainability

1. Population affected by disasters (SDG)
2. Number experiencing climate- induced forced evictions (*)
3. Ratio of new housing units to population growth (*)
4. Greenhouse gas emissions of the buildings sector (Climate Watch)
5. Trend in final energy consumption in residential sector, by fossil-fuel source (IAE)
6. Proportion of houses that comply with existing local energy and water consumption efficiency standards. (*)

(*) refers to new indicators

VI. Framework Element 2: Context in which adequate housing operates

26. The second element of a monitoring framework for adequate housing would capture essential background information required for contextualizing housing adequacy within the broader socioeconomic environment of each national or local context, ensuring that assessments reflect local realities. This includes data on demographic conditions, urbanization patterns, economic development, income, poverty, inequality, government financial capacity and capital investment.

(a) **Demographic data:** Understanding demographic dynamics is essential for anticipating current and future housing needs, Urban demographics vary widely, even among cities within the same country, with some cities experiencing rapid growth while others stagnate or face depopulation. Urbanization rates influence housing demand, as do trends in household formation and changes in household size.

(b) **Urbanization and urban expansion rates:** Rapid urban growth influences housing demand, land use and infrastructure needs, it also greatly affects the capacity of governments to provide such. Rapid urban growth can outpace any effort to provide sufficient serviced land for housing and infrastructure for the required urban expansion. However, urban growth patterns are not equally distributed across a national territory; understanding the growth rates of different urban centres in relation to their housing needs can help build national urban policies interconnected with housing policies. Developing national level housing policies requires an understanding of urban primacy vs growth in secondary cities and regions.

(c) **Country socio-economic information:** Country-specific socioeconomic data, such as income classification, human development levels, poverty, and inequality rates provide essential context for housing adequacy assessments. These indicators highlight disparities and guide targeted interventions.

(d) **Government financial capacity:** Government financial capacity and institutional strength are critical contextual factors in assessing and comparing housing outcomes. The ability of national, regional, and local governments to generate revenue, allocate resources and mobilize capital investments significantly influences their capacity to provide adequate housing and related infrastructure.

Table 2

Possible indicators for Element 2 of a housing adequacy monitoring framework: context in which adequate housing operates

Demographic data

1. Population, and growth rate, by rural and urban
2. Age distribution: proportion of young, working age and elderly population
3. Average household size and composition
4. New household formation

Urbanization and urban expansion

1. Urbanization rates
2. Urban growth rates, by main cities
3. Urban primacy of main city

Country socio-economic information

1. GDP per capita / City product per capita (UMF-31)
2. Human Development Index (HDI)
3. International & national poverty rates (SDGs 1.1.1 and 1.1.2)
4. Mean household income (UMF-39)
5. Growth rate among the bottom 40 per cent (SDG 10.1.1)
6. Gini coefficient (UMF-24)

Government financial capacity

1. Government spending as a share of GDP (IMF)
2. Government expenditures per capita (OECD)
3. General government expenditures as percentage of GDP, in housing and community amenities (OECD)

VII. Framework Element 3: Drivers of housing adequacy

27. Housing adequacy is influenced by a variety of external factors, collectively referred to as drivers of housing adequacy. These drivers include macroeconomic conditions, land governance, urban planning and regulation, access to finance, availability of affordable housing stock, social protection measures and the impact of conflicts. Understanding these drivers is essential in developing effective housing policies and monitoring frameworks that ensure the right to adequate housing.

A. Macroeconomic conditions and access to finance

(a) *Macroeconomic conditions:* The state of a nation's economy significantly influences housing demand, disposable income, and access to finance. Key macroeconomic factors, such as interest rates, inflation and income growth, can either stimulate or constrain housing market dynamics, directly affecting households purchasing power and capacity to invest in housing. Economic growth does not always translate into equitable housing access, especially in economies with high income inequality, where rising property values often exclude low-income households.

28. Monitoring inflation in housing costs relative to general inflation, along with real growth in household disposable income provides critical insights into affordability trends. Assessing the extent of financialization in the housing sector, including the proportion of household savings and debt tied to housing, highlights the extent of housing financialization as opposed to its social function. These analyses are complemented by evaluating domestic interest rates, which affect the cost of borrowing for homebuyers and developers, and by measuring the rate of mortgage debt relative to GDP and the proportion of mortgages that are outstanding, both indicating the scale of housing finance in the national economy and its potential impact on financial stability.

B. Urban planning

29. Urban planning plays a vital role in regulating land use, density and the location of housing relative to employment and services. Effective planning ensures that land is used efficiently from both social and economic perspectives, fostering sustainable and functional urban environments. Planning regulations, that are enforceable within the appropriate capacities of governments, support the development of adequate housing by promoting compact, accessible and integrated urban growth. Conversely, weak or poorly enforced planning regulations contribute to urban sprawl, inefficient land use and fragmented urban expansion. This often leads to excessive vacant land and housing developments in poorly serviced peripheries, lacking access to essential services, transportation and jobs connectivity, thereby exacerbating inequalities in access to adequate housing.

C. Land governance

(a) *Land availability:* Land availability is a key determinant of housing supply and cost. As a finite resource, land value is influenced by its location, particularly its proximity to infrastructure, public services and employment. Scarcity of serviced land and rising prices often create exclusionary markets, favouring wealthier populations while marginalizing lower-income groups. The predominance of private property rights and increasing land values frequently result in an insufficient allocation of land for socially beneficial uses, such as affordable housing. This contributes to gentrification, displacement and inadequate access to housing for vulnerable populations. Measuring publicly owned land reserves, including developable land at the urban fringe, whether managed by parastatals, land banks, or through expropriations, is essential for assessing land availability for housing development. Tracking public acquisition of land for affordable housing ensures sustainable efforts. Additionally, evaluating vacant land within built-up areas may help identify redevelopment opportunities without expanding the urban footprint.

(b) *Land costs:* The cost of land as a proportion of property price is influenced by factors such as density, land occupancy, regulatory frameworks and tenure regimes. Both housing and land prices reflect the balance between land availability and demand, with higher values typically found in areas where land use is restricted or markets underdeveloped. Land costs are measured as the median price per square metre relative to the median monthly income, disaggregated by highly developed,

developed and undeveloped land.²⁸ This ratio is known as the land development multiplier. Countries with high land prices and construction costs generally have elevated house price-to-income ratios. Understanding the contribution of land costs to the overall price of a median-priced house provides insights into the types of policies needed to make housing and land more affordable. Land cost is strongly influenced by urban density, with higher densities often associated with more efficient land use and potentially lower per-unit land cost.

D. Land administration and land-based taxation

30. Efficient land administration and equitable land-based taxation are crucial for promoting inclusive land use, sustainable urban development and reducing inequalities in housing access. These systems empower governments with tools to redistribute resources and improve access to affordable housing. Effective land information management systems help formalize land markets, curb speculation and generate revenue that can be reinvested into housing and urban infrastructure. Transparent and accessible land administration also enhances property rights, fosters market stability and supports inclusive development.

E. Availability of affordable housing stock

(a) *Housing stock.* The supply of affordable housing is a critical component in addressing a housing affordability crisis. Housing markets are influenced by factors such as construction costs, land availability and the level of public and private investment. The balance between supply and demand plays a crucial role in determining the availability of housing, particularly for low-income groups. Housing crises often stem from a mismatch between the housing needs of the population, their financial capacity, and the availability of suitable stock, rather than purely a supply problem.

31. Effective housing policy must be evidence-based, with a thorough understanding of the existing housing stock to guide construction permits and plan for necessary adjustments in the future. Analysing the distribution of living arrangements by tenure modality – such as ownership, ownership with mortgage, subsidized and market rentals – along with housing typologies, helps identify market distortions. Monitoring the number of new construction units completed annually, categorized by type, provides insights into how the market is responding to current housing needs. Housing vacancy rates indicate areas of underutilization or oversupply, both of which impact housing prices. To specifically address the needs of lower-income groups, it is essential to track the availability of affordable and social housing, both within the existing stock and among newly completed units.

F. Social protection measures

32. Social protection policies, such as housing subsidies, rental assistance, and social housing provision, are crucial for enhancing housing adequacy, especially for vulnerable groups. These measures help mitigate market failures and provide a safety net for those unable to afford adequate housing. Key indicators for assessing the impact of social protection on housing adequacy include monitoring investment in social housing, including targeted subsidies for supply and demand social housing provision. Given the complex relationship between poverty, inequality, housing inadequacy and social exclusion, analysing these indicators alongside access to social protection measures can provide deeper insights into the effectiveness of policies and guide preventive actions.

G. Impact of conflicts

33. Conflict and insecurity are major drivers of housing challenges, particularly in regions affected by conflict-induced displacement and destruction of housing. Adequate housing is crucial for peace and security, and secure housing, land, and property rights are essential components of post-conflict stabilization. Indicators such as the number of houses damaged, displaced households, and the availability of land dispute resolution mechanisms can help monitor the impact of conflict on housing adequacy.

²⁸ Global Urban Observatory (2003) Urban indicators database, version 2. UN-Habitat

Table 3

Possible indicators for Element 3 of the Housing adequacy motoring framework: Drivers of Housing Adequacy

Macroeconomic conditions and access to finance

1. Housing cost inflation rate
2. Real household disposable income growth
3. Proportion of household's savings in housing
4. Proportion of household's debt in housing
5. Domestic interest rate
6. Mortgage debt relative to GDP (UMF)
7. Residential mortgages outstanding

Urban planning

1. Gross population density
2. Efficient land use (SDG 11.3)
3. Proportion of urban expansion that is built in infill development (atlas of urban expansion, measured spatially)

Land governance

1. Availability of publicly owned land (m2 per capita), measured as the total urban land available for development per capita. (*)
2. Newly acquired public land for housing development (m2 per capita). (*)
3. Rate of vacant land within the built-up area. Assesses the extent of unused land that could be redeveloped for housing without expanding the urban area.
4. Median land cost of one square meter as proportion of median monthly income, by highly developed, developed and undeveloped land (Urban Indicators)
5. Median land cost as proportion of housing cost (Urban Indicators)

Land administration

1. Coverage of land registration system (cadastre) (GLII)
2. Number of residential properties rated for property taxes (CAHF)
3. Time to register property (Doing business)
4. Cost to register a residential property (\$US PPP)
5. Property tax as percentage of housing cost
6. Property tax as percentage of all government revenue / GDP (GLII / UNU Wider - GRD)

Availability of affordable housing stock

1. Housing tenure modalities
2. New construction completed annually, by type of housing
3. Housing vacancy rate, by type of housing
4. New social / affordable housing units completed
5. Proportion of social / affordable housing in the total housing stock
6. Public and private investment in social housing
7. Housing construction Cost: per square meter of a median-priced new dwelling unit
8. Maximum dwelling price/rent affordable to bottom 40 percent households

Social protection measures

5. Housing Subsidies (to consumption/ to production) by income group: housing subsidies as a percentage of the government budget last year
6. Targeted subsidies are available to assist households who cannot afford minimum housing
7. Housing benefits as a share of total social benefits
8. Share of social protection in government expenditure (OECD) Social expenditure as share of GDP (OECD)
9. General government expenditures in as percentage of GDP, in social protection, total and housing (OECD)

Impact of conflicts

1. Availability of land disputes mechanisms (GLII)
2. Number of houses severely damaged
3. Number of displaced households
4. Households living in damaged shelter (per damage category)

(*) refers to new indicators

VIII. Framework Element 4: Housing policy components

34. A housing policy components element provides a qualitative assessment of national housing policies, enabling countries to benchmark their policies against each other and to identify good practices. By assessing policy elements such as governance, regulation, access to finance, land use and climate resilience, this framework may highlight effective strategies and areas for improvement. This approach supports countries in refining their housing policies to address housing adequacy gaps comprehensively, fostering accountability and promoting best practices across diverse contexts.

35. A qualitative housing policy assessment based on UN-Habitat work on housing profiles²⁹ may serve as a tool for countries to evaluate and compare their housing policies, identify strengths and gaps, and develop targeted improvements to enhance housing adequacy. By systematically assessing these policy components, countries can better align their housing strategies with global best practices and achieve more inclusive and effective housing outcomes.

Table 4

Qualitative housing policy assessment

<i>Existence and status of housing policy</i>	<i>Yes / No</i>
<ul style="list-style-type: none"> • Does an official housing policy document exist in the country? • If not, is a housing policy currently under preparation? • Is the existing policy document approved? • If yes, was it approved within the last 5 years? 	
<hr/>	
<i>Policy adoption and formation</i>	
<ul style="list-style-type: none"> • Was the policy debated before adoption? • Was it approved by the higher-level housing authority? • What was the process for endorsing and adopting the housing policy? • Was there a public debate or consultation process prior to the policy's approval? 	
<hr/>	
<i>Policy content and targets</i>	
<ul style="list-style-type: none"> • Does the housing policy include specific targets or goals related to housing needs, such as addressing housing deficits or setting unit targets? • Does the policy address various housing tenures, including private rental housing and cooperative housing? • Are there policies in place specifically for private rental housing? • Are forced evictions or market-based displacements addressed in the policy? 	
<hr/>	
<i>Legal and regulatory frameworks</i>	
<ul style="list-style-type: none"> • Does the country have a housing code? is it enforced? • Is there a land code? • Is the land code enforced? • Are there land-use ordinances that set occupation standards? 	
<hr/>	
<i>Housing needs and demand</i>	
<ul style="list-style-type: none"> • Are there government programmes focused on increasing the supply of housing opportunities? • Is there a system in place for supporting rental housing supply? • Are there incentives available for housing producers, such as cooperatives or building societies? • Do national provisions exist to prevent and address evictions? • Do national provisions exist to prevent and address homelessness? 	
<hr/>	
<i>Policy implementation strategies</i>	
<ul style="list-style-type: none"> • Has the housing policy or draft policy been fully or partially implemented? • Is there an organization responsible for implementing the current or official housing policy? • Are there any co-responsible organizations involved in housing policy implementation? 	

²⁹ UN-Habitat (2011) A Practical Guide for Conducting Housing Profiles. Nairobi.

- Are there mechanisms in place to ensure the implementation of the housing policy?
- Is there a budget allocated and secured for the implementation of the housing policy?

Financial investment and support mechanisms

- Is there appropriate long-term financial investment in affordable housing and slum upgrading programmes?
- Are there inclusive financing options available, such as microfinance housing programmes for incremental auto-construction?
- Do major financing institutions provide pro-poor housing plans for vulnerable groups?
- Are there incentives to encourage private investment in pro-poor housing and infrastructure?

IX. Conclusion and way forward

36. To address the significant gaps in current monitoring systems, a comprehensive yet flexible framework for measuring and reporting on housing adequacy is urgently needed. The elements outlined here may provide an initial approach that integrates housing adequacy, contextual factors, drivers and policy components. While it outlines measurable elements, the full development of an operational monitoring and reporting structure will require coordinated collaboration among Member States, international organizations and stakeholders.

37. Further definition of a framework's structure and monitoring priorities, agreement on prioritisation of issues, identification of necessary methods and enhancement of data collection efforts are required. Once developed, pilot testing of a framework accompanied by capacity building initiatives and a regular review process would be essential to refine the framework and ensure its appropriateness to different contexts.
