HABITAT III POLICY PAPER FRAMEWORK

10 – HOUSING POLICIES

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(not edited version)

This Habitat III Policy Paper Framework has been prepared by the Habitat III Policy Unit 10 members and submitted by 31 December 2015. It has followed the Habitat III Policy Paper Framework template provided by the Habitat III Secretariat to all Habitat III Policy Units[1].

Habitat III Policy Units are co-led by two international organizations and composed by a maximum of 20 experts each, bringing together individual experts from a variety of fields, including academia, government, civil society and other regional and international bodies.

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Introduction

This Policy Framework presents an outline of the main challenges, priorities, and implementation mechanisms for housing policies globally. The context and policy recommendations provided in this Policy Framework are structured along four outcome dimensions: accessibility to services, habitability, affordability, and security of tenure.[1]

These outcomes are the result of an enabling housing policy environment that promotes private sector, third sector and self-help community driven housing interventions. This environment is defined as "the set of government interventions that have a critical and measurable effect on the performance of the housing sector". Since housing is a single component of larger associated sectors such as finance, real estate and construction, these policies recommendations are intended to be open and inclusive of all policies that have a broad housing impact.

"There are five key policy instruments that have an inordinate effect on housing sector performance: 1) adjudication of property rights in land and housing, 2) development and regulation of housing finance institutions; 3) administration of housing subsidies; 4) Provision and maintenance of residential infrastructure; and 5) regulation of land and housing development". Each of the dimensions below rely on a combination of enabling policies.[2]

Housing Outcome Dimensions

Accessibility to Basic Services:
The concept of "adequate housing" includes access to basic services defined as water and sanitation; and in an urban and more developed rural context also includes lighting, electricity, and waste disposal. Context appropriate enabling policies should reduce the overall percentage of a population living in informal settlements

Habitability:
This concept refers to policies and measures that ensure that adequate housing provides protection from natural elements, structural hazards, and disease. Habitability is supported by the presence and enforcement of appropriate and protective building codes, zoning, and other regulatory frameworks that ensure safety and adequate space, and can be applied to self-building as well.

Affordability:
Housing costs should not threaten the attainment of other basic household needs. This dimension relates to policies and measures that ensure affordability of housing, these include subsidies, tax incentives and market regulation in more developed contexts. Affordability in all contexts includes partnerships between government, communities, and developers. Housing subsidy incorporates mechanisms to monitor the proportion of the household's income or expenditure devoted to housing costs. Affordability also addresses the theme of homelessness.

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[1] These categories are drawn from Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, Miloon Kothari, A/HRC/4/18, http://daccess-ddsny. un.org/doc/UNDOC/GEN/G07/106/28/PDF/G0710628.pdf?OpenElement.
[2] Policy Matters by Shlomo Angel, oxford press 2000, p.11, P.19

Security of Tenure:

The legal right to secure tenure—whether through freehold, leasehold, renting, or other form of individual and collective rights to housing—involves protection from forced eviction, harassment and other threats. In effect, it also guarantees access to use of, and control over, land, property and housing resources. This domain includes measures to ensure compliance with a continuum of land rights, as well as policies to prohibit housing discrimination and to promote gender-equal land rights.

1. Challenges: Identify challenges, including structural and policy constraints		
4		Every day, as people migrate to cities and new households are created, the demand for housing grows. The urban population has increased more than five-fold since 1950, from 746 million to 3.9 billion in 2014i. This growth has greatly elevated the demand for adequate, safe, and accessible housing. In addition to the existing 980 million urban households in 2010, 600 million more are estimated to require housing in cities between 2010 and 2030.ii Responding to the existing housing deficit, while planning for anticipated future housing needs – especially in areas experiencing high urban growth – forms the crux of the housing policy challenge. Effective response to this challenge will yield benefits beyond the housing sector itself, as housing not only drives urban developmentiii, urban form and density, but is also a key sector for generating employment and economic growthiv.

Great strides have been made in in the housing sector since the adoption of the 1996 Habitat Agenda. These include:

- Progress in the monitoring of global housing needs: Habitat II did not contain monitoring frameworks or targets. The Millennium Development Goals (MDGs) did, however, include the question of informal settlements through a specific target to improve the lives of slum dwellers (Target 7.D: "Achieve, by 2020, a significant improvement in the lives of at least 100 million slum dwellers"). The recognition of this target helped place slums (which included housing related measures) on the international development agenda. Since then, national governments and statistical offices have improved their capacity to measure slum conditions and design policies to improve conditions. The Sustainable Development Goals, approved in September 2015, continue this slum focus but now contains a specific housing target (Target 11.1 "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums").

- Right to adequate housing: More than 100 countries now recognize the right to adequate housing in their constitution and national legislation. Some countries have pursued policies geared to creating policy, institutional and regulatory frameworks that facilitate the production of housing on an appropriate scale.v |

- Reinforcement of local governments and their role in housing provision: Since the 1990s, decentralization policies and government reforms—in both developed and developing countries—have strengthened municipal autonomy and city governments. National governments have provided support to local authorities, which are often tasked with housing policy implementation and the delivery of basic services. vi

Notwithstanding this progress, the adoption of Habitat II did not produce many of the desired outcomes, and significant challenges remain in housing. Overall, Habitat II encouraged a radical change in housing provision approaches, with governments assuming the role of "enablers" in housing development, and backing away from direct delivery processes. A major policy recommendation of the Habitat Agenda included encouraging governments to "expand the supply of affordable housing through appropriate regulatory measures and market incentives" (§61).vii However, the policies put in place have not led to the desired outcomes. Most governments have reduced their role in direct provision of housing supply, without providing compensatory incentives, planning and regulatory frameworks to allow other actors to step forward to provide adequate housing to keep pace with the demand growth, and at affordable prices. With a few exceptions, resources and investments dedicated to housing have been curtailed and the scope of state engagement reduced. Less government intervention in the majority of cases has resulted in fewer or no housing opportunities for the poorest and the most vulnerable.

Equally important, evidence questions the degree to which the international community actually met the MDG slum-upgrading target. The United Nations Human Settlements Programme (UN-Habitat) has recognized that these goals were set too low and were achieved by the activities of China and India alone.viii However, it is questionable that several countries significantly improved the lives of slum dwellers given the low standards of the definition for improved water and improved sanitation facilities. The WHO/UNICEF Joint Monitoring Programme (JMP), which provides the global statistics on water and sanitation, recognizes that a substantial proportion of water from an "improved" source is faecally contaminated, irregular, and difficult to access.ix In particular countries, such as India, the UN official definition of slumsx produced a much higher slum level, which may question some of the gains achieved in slum upgrading since 2000.xi Furthermore, a poverty line for urban environments is absent from the final version of the SDGs and leads to the

undercounting of urban poverty, an issue which was highlighted in initial drafts of the SDGs.xii

The specific challenges across the four dimensions — accessibility to services, habitability, housing affordability, and security of tenure — are provided below.

1.1 Accessibility to Services

As the global population urbanizes, access to serviced housing is a rapidly growing challenge. Around one quarter of the world's urban population continues to live in slums and informal settlements. Although the global proportion of urban slum dwellers in developing countries has declined since 2000xiii, the number of slum dwellers around the world continues to grow at around 10% every year, intensifying the problem worldwidexiv. The proportion of the urban slum dwellers is most acute in Africa (61.7%), followed by Asia (30%), Latin America and the Caribbean (24%), and Arab States (13.3%).xv For example, 60-70% of housing in Zambian cities,xvi 70% of housing in Lima and 80% of new housing in Caracasxvii and 90% of housing in Ghanaian citiesxviii are provided by the informal sector. UN Habitat estimates that over 880 million people are currently living in slums in developing country cities, an increase from 792 million in 2000.xix

An alarming number of urban dwellers, especially the poorest, most vulnerable and special needs groups (migrants, persons with disabilitiesxx and HIV, elderly, youth and LGBT), live in precarious conditions, addressing their housing needs informally. Significant challenges remain for the provision of sanitation services. It is estimated that only 63% of the world population had improved sanitation access in 2010, and is projected to increase only to 67% by 2015. This is well below the 75% target set in the MDGs. Some 2.5 billion people still lack improved sanitation, contributing to a growing health gap in cities.xxi The significant undercounting of unsafe and unaffordable drinking water militates against achievement of the SDG goal of "by 2030 the achievement of universal and equitable access to safe and affordable drinking water for all."

Expanding housing options has implications for assistance to refugees and internally displaced persons (IDPs), given that approximately half of the 72 million displaced persons in the world live in urban areas.xxii Migrants often settle in urban areas and recent studies

indicate that migrants are disproportionately represented among the urban poor in many informal settlements.xxiii

1.2 Habitability

The provision of safe and adequate housing that provides protection from natural elements is a global challenge. Many government agencies that implement housing policies are underfunded, rendering them ineffective in fully enforcing building codes, zoning, and other regulatory frameworks that ensure safety and adequate space. The habitability challenge is comprised of three dimensions.

1. *Inadequate Building and Zoning Standards*: Housing policies have often overlooked the importance of location of social housing, resulting in their siting in peripheral areas. Evidence shows that such policies have raised the service delivery cost, increased GHG emissions, and have limited the socio-spatial integration of the poorest. Many existing housing policies have not promoted density and have, instead, contributed to urban sprawl and ghettoization.[xxiv] Insufficient access to land and dysfunctional urban land markets remain some of the most pervasive constraints on the provision of adequate housing. Poorly designed regulations on floor-area ratios[xxv] and minimum plots sizes that are biased towards higher income households have often constrained affordable housing supply.[xxvi]

2. *Overcrowding*: While housing for the middle classes may be over-provided in many cities, the poor are generally under-housed; many living in single rooms.[xxvii] The deficiencies in housing quality overshadow the quantitative deficit. In Latin America, for example, approximately 49 million households suffer from overcrowding (three or more people per room), a figure which is five times larger than the region's total housing shortage.[xxviii] The poor quality housing, which is often insecure, hazardous and overcrowded, elevates everyday risk(physical accidents, fires, extreme weather and infectious diseases) as well as disaster risk (storms/high winds, earthquakes, landslides, floods, fires, and epidemics).[xxix]

3. *Budget Shortfalls that Impact Housing*: Most governments have minimized their interference in the housing sector, and many have stepped back from housing provision, land supply, procurement, servicing and even regulation. Housing has had a low priority in the allocation of government resources. Despite the increased autonomy enjoyed by many local governments, their

role in urban management and fiscal decentralization remains weak, particularly in developing countries. Across the world, local governments face increasing problems with generating the revenues required to meet the costs of adequate service provision.

1.3 Housing Affordability[xxx]

One of the more daunting challenges of urbanization has been the provision of adequate housing that people can afford. In 2011, 2.2 billion people still survived on less than US$2 a day[xxxi], a grossly inadequate income to afford living and housing. From slum residents to middle-income households, it is estimated that currently, 330 million households are financially stretched by housing costs; this number could grow to 440 million by 2025.[xxxii] There are also large but unknown numbers of people who live "on the street" individually, in groups, or as families.[xxxiii]

In developed countries, the sub-prime mortgage market collapse in the United States has constrained mortgage lending. This has disproportionately affected minority households and first-time homeowners, who have been unable to take advantage of the subsequent low prices and interest rates. In Europe, the mortgage debt-to-GDP ratio before the credit crisis varied from 20% in Italy and Austria, to 60% in Spain, Portugal and Ireland, to 80% in UK and Netherlands. It was 59% in Singapore, 39% in Hong Kong and 29% in Taiwan.[xxxiv] Since 1996, housing inequality between generations has increased in Europe and elsewhere. The younger generation has found itself unable to afford dwellings that their parents' generation could. As the European governments have virtually ceased to build social housing, there is a shortage of affordable housing for new households. This shortage is so acute in major city centers that governments are setting aside housing for critical workers who are then able to purchase housing jointly with a non-profit housing provider or rent on favorable terms.[xxxv] Since the outset of the 2008 financial crisis, repossessions have become a critical issue in developed countries, with hundreds of thousands of homes repossessed or subject to foreclosure.[xxxvi]

1. *Insufficient financing*: Nearly half of the housing deficit in urban areas is attributable to the high cost of homes, and lack of access to financing. The scant development of the mortgage market, which accounts for just 1.5% of mortgages worldwide, has led to the growth of informal settlements.[xxxvii] Demand-side programs have struggled to reach the extreme poor given high

eligibility requirements. Most low-income households face barriers in accessing funding (including subsidized mortgage) from formal financial institutions: (1) minimum deposit requirements in savings accounts; (2) high fees; (3) collateral security (titles); (4) income stability (especially difficult for the many who are employed in the informal market).[xxxviii] To obtain access to a subsidy for a mortgage loan, households generally need a certain level of savings and to formally participate in the labor market. These requirements exclude a large portion of the low income population.[xxxix]

2. *Energy and transport costs*: The dependence on energy inefficient building designs has elevated housing costs and greenhouse gas emissions. The overall building stock which is composed mainly of residences is responsible for more than 40 percent of global energy use[xl] and represents the single largest contributor to greenhouse gas emissions[xli].

3. *Undeveloped partnerships for expanding housing*: Few governments have promoted enabling policy environments which balance the needs of households with market scalability. Far too few governments have supported community-driven partnerships that include incremental housing policies. This is lamentable given that, according to some estimates, incrementally-built housing accounts for up to 70 percent of the global housing stock.[xlii] These programs could contribute by facilitating access to land for residential use, construction of a basic home, and the support for the incremental improvement of the dwelling over time.[xliii] Likewise, both in the developed and developing worlds, inadequate legal frameworks and lack of incentives for the provision of social rental housing, have decreased the supply of this type of accommodation and increased rents to unaffordable levels.[xliv]

1.4 Security of Tenure

Every year, millions of people around the world are evicted from their homes and land, against their will and without consultation or equitable compensation. Between 1998 and 2008, forced evictions affected at least 18.59 million people[xlv], despite the fact that international law explicitly recognizes the right to security of tenure and has repeatedly declared the practice of forced eviction to be a gross and systematic violation of human rights. A growing number of urban migrants and Internally Displaced People (IDPs) also

	confront insecure tenure and the resulting threat of further displacement, not only as a result of natural hazards and renewed conflict, but also as an increase in forced evictions.[xlvi] Tenure informality, and the forced evictions, tends to disproportionately affect women and further exacerbate their vulnerability.[xlvii]
	Thousands of people are also being displaced from their homes because of natural disasters, some of which are related to climate change. Hurricanes, tsunamis and earthquakes all result in the displacement of peoples from their homes and lands. Though these displacements do not arise as a direct result of State conduct or inaction, the ways in which States respond or fail to respond to these natural disasters is governed by international law and human rights principles.[xlviii]
	Housing policies that have solely promoted the ownership model have tended to benefit middle-income segments and failed to serve the poorest quintile. Few housing authorities have experimented with alternative tenure models, such as lease-to-own or rental housing. This has substantial potential given that there are approximately 1.2 billion people renting across the world.[xlix]
	Other considerations: The final paper will provide a more exhaustive review of best practices, research, and data sources to further inform the challenges and address priorities and recommendations.[l]

2. Priorities: Identify the policy priorities & critical issues for implementation of a new urban agenda

a. Establish criteria for identifying policy priorities	**a.1 List of criteria**
	The criteria for establishing policy priorities were developed through participation from expert group meetings, teleconferences, and two questionnaires. The Policy Framework's focus on adequate housing derives from an exercise in which experts were asked to identify which of the targets for Goal 11 – Make Cities and Human Settlements inclusive, safe, resilient and sustainable - of the Sustainable Development Goals should be prioritized within the PU's Housing Policy Paper. More than 80% of the experts prioritized Target 11.1 which states, "By 2030, ensure access for all, to adequate, safe and affordable housing and basic services and upgrade

	slums." This was followed by Target 11.3 which states, "By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries." Additionally, other SDG targets that were linked to housing policy were also reviewed.
b. Define key transformations to achieve by policy priorities	**b. 1 List of key transformations** Stemming from a review of the Housing Issue Paper, the experts highlighted and prioritized key interventions that should be promoted in the housing sector. The top three recommendations include the following: 1. Technical, legislative and financial efforts shall be focused to progressively realizing the right to adequate housing for all and especially the most poor, vulnerable and minority groups. 2. Housing tenure types other than freehold ownership should be encouraged, reflecting the various needs and preferences of different groups, including leaseholds, condominiums, cooperatives, shared leaseholds and various forms of rental housing. 3. Translate the incremental nature of housing into policy. Subdivision regulations and building codes need to be sufficiently flexible and appropriate to local conditions.
c. Identify common external factors favourable to the success of the policy priorities	**c. List of external factors** The housing policy experts were asked to identify external factors or conditions favourable for the success of the policy priorities. Based on the survey responses, the following items were noted: • Serious commitment of the country, good governance, leadership commitment, and co-operation between all relevant actors. • Political will and institutional barriers. Higher security for tenants and reform of housing subsidies. • Respect for rule of law, appropriate legal framework for housing policies, realistic setting of objectives and aims.

	- Central role of financial institutions and financial resources in capacity building. - Clear understanding of the local conditions of the low income settlements and poverty, thereafter, a consensus among the actors, including the poor, on the ways to tackle them. - Democratic structures (including directly elected mayors), accountable and transparent budgets, and expenditure records city governments with a capacity to invest in needed infrastructure and services - Factors such as demographic changes, housing market cycles, innovative financing instruments (e.g., PPP), and globalization of both financial and real sectors should all be properly factored. The achievement of inclusive housing policy depends on a range of external factors within the New Urban Agenda. As illustrated in Annex 1 - Figure 1, housing is closely interconnected with the other five policy areas of the New Urban Agenda. Appendix I provides a more detailed analysis of the linkages between housing and basic services and five specific sub-topics presented as Habitat III Issue Papers: (1) including inclusive cities, (2) urban and spatial planning and design, (3) jobs and livelihood, (4) urban infrastructure and basic services, including energy, and (5) and informal settlements. Finally, Appendix II connects different indicators proposed for SDG goal 11, as developed during the second meeting of the IAEG-SDGs held in Bangkok in October 2015.
d. Create targets for those policy priorities	**d. List of targets** Initial targets were developed for the preliminary recommended policy priorities. These will be expanded in the final paper and indicators will be selected to align with the targets. - All countries should have a national housing policy that promotes adequate housing for all - Housing policy measures should be regularly evaluated for their equity and effectiveness - Reduce by 20% the population living in inadequate housing by 2030 (in a slum, adequate housing is deemed to include access to water and sanitation, sufficient space, durable structure and secure tenure) - Reduce the percent of population that cannot afford adequate housing - Promote a balance of housing tenure solutions that include both home ownership and rental

	- Recognize a continuum of housing tenure solutions - Reduce by 30% the homelessness population by 2030
3. Implementation: Develop action-oriented recommendations	
a. Identify key actions at all levels of implementation	**a.1 Key actions** With the rapid urbanization, adequate housing has become a daunting challenge for many cities. It is therefore prudent for both the national and local governments to have housing at the center of urban agendas to meet the growing needs of urbanization, thereby ensuring access for all, to adequate, safe and affordable housing[li]. Housing at the center approach lays out some key guiding principles and aims to shift the focus 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 urban sustainable development. These principles might include: • *"Housing is inseparable from urbanization*. Housing policies and strategies at national and local levels should therefore be integrated into urban development policies and orchestrated with economic and social policies. • *Housing is a socioeconomic development imperative*. Housing is a true support for survival making a substantial and prolonged contribution to socioeconomic development of people and cities. While housing provision is important for improving livelihoods, standards of living and welfare, it also accounts for a significant share of wealth and resources that can be an important source of economic growth, employment generation and a major component of the economic development agenda. • *Systemic reforms, strong states and long-term policy and finance are needed to enable access to adequate housing for all*. National and local authorities should reassume a leading role in responding to housing needs and affordability constraints especially of the poorest segments of the population, being at the helm of formulating, regulating, implementing and monitoring policies. Finance for housing should be established and increased.

- *A simultaneous twin-track approach with curative (slum upgrading) and preventive (new provision) housing policies and programmes should be promoted* ensuring participatory and coordinated efforts of national and local governments, development finance institutions, the private sector and civil society.

- *Housing and slum upgrading policies should be accompanied by national strategies* with a detailed plan of action, time frame, and provisions for ensuring that resources are available to implement the actions proposed as well as indicators for monitoring and evaluating. These processes need to be guided by the human rights principles of transparency and accountability.

Human rights principles and standards are of outstanding relevance for urban development to lead to socially sustainable and inclusive cities. Targeting the most poor and groups in vulnerable conditions is crucial if the situation is not to deteriorate, and interventions cannot depart from addressing the root causes that prevent their access to adequate housing."[lii]

In addition to the guiding principles, key actions need to be taken in order to position housing at the center of national and local urban agenda. The following highlights the most important housing policy recommendations proposed by Policy Unit 10. These have been categorized into habitability, accessibility, affordability, and land tenure. Indicators of success have been developed for each recommendation tied to implementation, monitoring and evaluation.

i) **Habitability:**
-   Expand and improve the supply chain of social housing stock, including social rental, and other housing subsidy programs.
ii) **Accessibility:**
-   Adopt policies which involve the community participation to support incremental housing, slum upgrading programs and community driven house supply.
iii) **Affordability and Accessibility:**
-   Support green infrastructure including the development of energy-efficient housing and technologies.
iv) **Affordability:**
-   Encourage 4Ps (people-public-private partnerships) in housing while combining multiple solutions - land, finance, and

	construction - to close affordable housing gap.
	- Promote enabling policy environments which balance the needs of households with market scalability
	v) ***Land Tenure:***
	- Recognize a continuum of land rights;
	- Recognize land rights, not only as legal, but other such as ancestral, historical or the prolonged use;
	- Ensure gender equality especially in land inheritance rights.
b. Analyse financial resources required and instruments for their sustainability	**b. 1 Financial resources** Globally, a billion new houses are needed by 2025 to accommodate 50 million new urban dwellers per year; costs are estimated at USD 9 to USD 11 trillion by 2025. Funding for large scale affordable housing and for expanding housing finance options for the urban poor has remained limited. While private sector investment in housing has increased, significant challenges deter higher investment in pro-poor, affordable housing[liii]. Some studies suggest that the affordable housing gap now stands at $650 billion a year and is expected to grow.[liv] Applying the UN Millennium Project Task Force on Improving the Lives of Slum Dwellers estimations of the cost of neighborhood upgrading per beneficiary[lv], it would cost approximately $6.3 billion each year from 2016-2036 to improve the lives of 20% of residents (176 million) who live in slums (the global slum population is 880 million). The total amount would equal $111 billion. Based on the assumptions provided by the Task Force, donors would need to provide approximately $39.1 billion to achieve these goals by 2036. Governments of developing countries would need to cover $60.5 billion and residents of slums themselves would cover the remaining $11.2 billion. Yet local and national government budgetary commitment are critical to a scaled-up effort at working with the urban poor to improve lives today and providing alternatives for the future. In countries in which governments have built housing for low-income households, it has had to be subsidized to significant levels. In most developing countries, subsidies appear to benefit very few households compared with the need[lvi] and have a built-in bias against poor households as they usually require a minimum income threshold of affordability or proof of formal employment[lvii].

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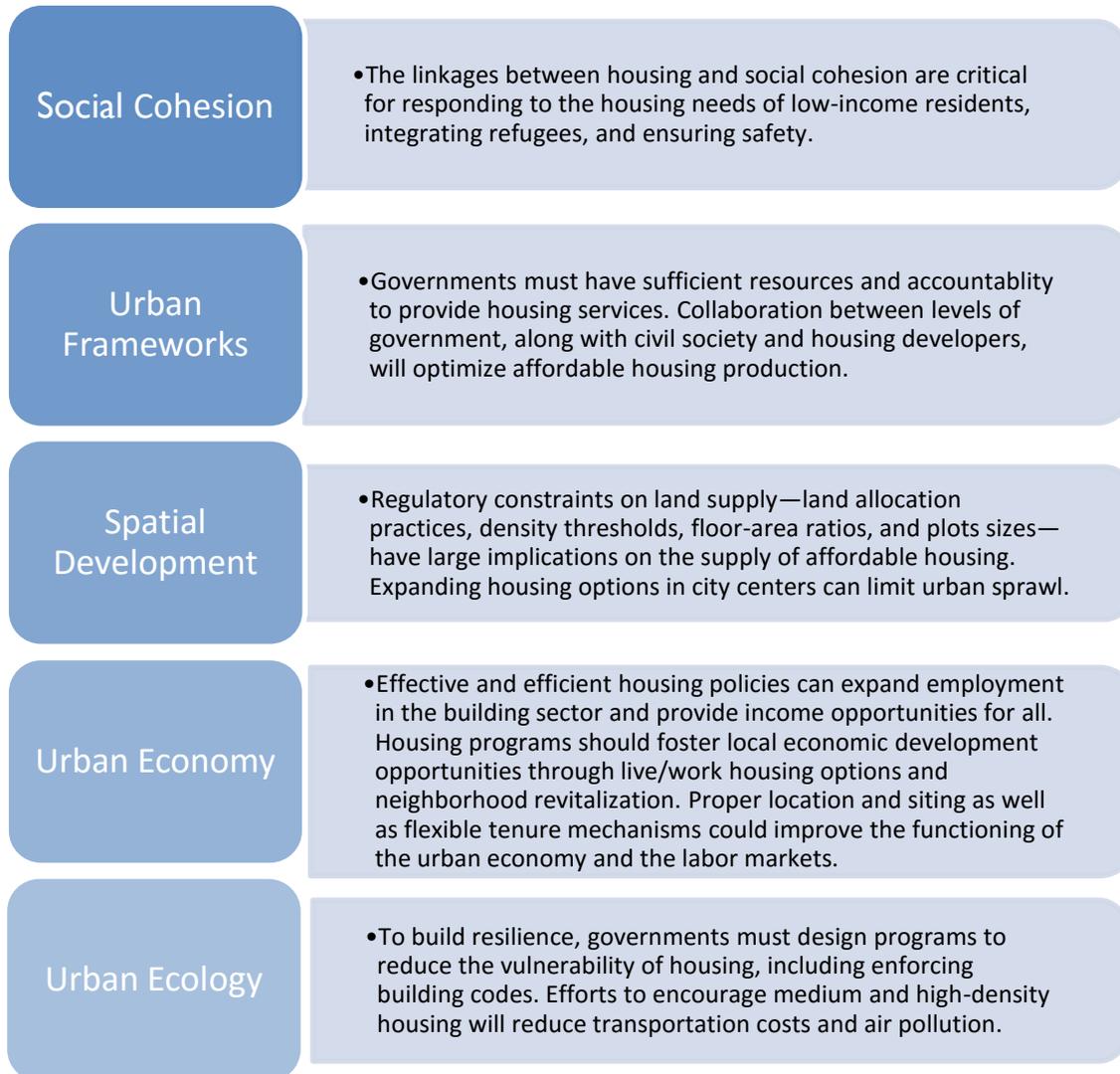|	
	Serious challenges remain to fund projects to improve housing. In a fiscally tight environment, social investments have not typically been prioritized at the local or national government levels. Furthermore, in an era of decentralization, municipal or subnational government agencies often face new responsibilities without sufficient capital transfers or statutory rights to mobilize local revenues. For example, there is often an absence of functioning municipal taxation systems and effective financial tools which capture land-value increases that could raise municipal revenue and lead to increased funding for housing. Community-based finance options are also weak and disconnected from main stream financial institutions, despite the critical role they play for poor urban dwellers to engage in savings and loans.[lviii] Evidence suggests that the provision of urban services significantly raises land values and, under certain conditions, can promote private investment in housing.[lix] International agencies have a crucial role to play in supporting housing. At the strategic level, absentee governments and the weak performance of other actors created a gap and eventually contributed to housing overlooked as a priority in the international development agenda.[lx] Despite the benefits of adequate housing, including improvements to health[lxi] and the environment[lxii], lending from several donor organizations has tended to move away from housing.[lxiii] The donor community is a needed partner to stimulate innovation in housing finance, affordable housing designs, urban service delivery, and municipal revenue collection to ensure long-term financial sustainability[lxiv]. Equally important, the donor community can better promote hybrid value chains in which private sector companies (such as cement or floor tile companies) partner with microfinance providers and citizen groups to lower the cost of producing housing.[lxv]
c. Establish indicators of successful implementation, monitoring and evaluation	**c.1 Indicators of success** See Annex 2
	c.2 Monitoring mechanisms PU10 also supports the creation of an Intergovernmental Panel on Sustainable Urbanization to translate SDG Goal 11 into operational terms.[lxvi] Given the substantial cost of implementing the Goal 11 of the SDG, PU10 strongly recommends that the United Nations commission this Panel to conduct a detailed empirical study on the cost to achieve this goal by 2030. This research would update the previous research prepared for the UN Millennium Project Task Force on Improving the Lives of Slum Dwellers (2005)[lxvii]. The output of

	this research would provide detailed cost estimates by country and evaluate scenarios to cover costs through different levels of commitment from donors, national and local governments, and beneficiaries. Beyond slum upgrading, the research would also provide cost estimates to provide affordable housing for low-income residents, which will help generate data that is sorely needed in many developing countries where data on housing affordability is "the exception rather than the rule."[lxviii]
d. Analyse links with Agenda 2030	**d.1 Linkages with Agenda 2030** See Appendix I and Appendix II

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Annex 1

Figure 1: Linkages between Housing Policy and Other Key Areas of the New Urban Agenda

Social Cohesion	• The linkages between housing and social cohesion are critical for responding to the housing needs of low-income residents, integrating refugees, and ensuring safety.
Urban Frameworks	• Governments must have sufficient resources and accountablity to provide housing services. Collaboration between levels of government, along with civil society and housing developers, will optimize affordable housing production.
Spatial Development	• Regulatory constraints on land supply—land allocation practices, density thresholds, floor-area ratios, and plots sizes—have large implications on the supply of affordable housing. Expanding housing options in city centers can limit urban sprawl.
Urban Economy	• Effective and efficient housing policies can expand employment in the building sector and provide income opportunities for all. Housing programs should foster local economic development opportunities through live/work housing options and neighborhood revitalization. Proper location and siting as well as flexible tenure mechanisms could improve the functioning of the urban economy and the labor markets.
Urban Ecology	• To build resilience, governments must design programs to reduce the vulnerability of housing, including enforcing building codes. Efforts to encourage medium and high-density housing will reduce transportation costs and air pollution.

Annex 2

The table below highlights the indicators vital for the successful implementation of the recommended housing policies. The Global Housing Indicators, among other data sources, notate data to be collected at the national, metropolitan and/or local levels.

Definitions of the indicators:

Outcome indicators: These capture attainments, individual and collective, that reflect the status of realization of a human right in a given context.
Process indicators: These relate State policy instruments with milestones, which in turn cumulate into outcome indicators that could be more directly related to realization of human rights.

Primary Housing Indicators (Most Important):

	Issues	Housing Policy Recommendations	Outcome indicators	Process indicators
1	Habitability	Expand and improve supply chain of social housing stock, including social rental;	Proportion of the existence of low-cost rental housing; Percentage change of social rental, social housing on new completions and annual stocks.	Number of homeless per 100 persons; % affordable housing (ownership) vs social rental; time for housing delivery; access to rental housing and subsidized rental (social rental) housing; percentage change of quantitative deficit.

2	Accessibility	Adopt policies which involve the community participation to support incremental housing, slum upgrading programs and community driven house supply	Proportion of extendable housing units, number of projects implementation and loans for house extensions; Percentage of units upgraded versus total inadequate units yearly; Proportion of legalizing illegal settlements and increase in incremental housing; Percentage of community-driven housing production versus market/public sector housing per year; Proportion of world population that has access to adequate, safe and affordable housing and basic services; Proportion of development programs in slums involving community participation; Proportions of countries with comprehensive housing policies with clear objectives in line with SDGs and national needs .	Share of slum upgrading projects; % slums upgraded/slums stock; ; % of extendable housing units, number of projects implementation and loans for house extensions; Presence of incremental housing programmes; Presence of participatory relocation programmes; % of population who use public transportation; number of slums left.
3	Affordability and accessibility	Support the development of energy-efficient housing and technologies, including green infrastructure	Percentage of energy-efficient housing of the total housing stock; Proportion of improved access to energy-efficient housing; Proportion of Leed certified buildings; Green area ratio per capita (m² of green area per habitant).	% green buildings reduction in energy use; % energy consumption of cities; household energy consumption; household pollution emission; innovations on housing design
4	Affordability	Encourage 4Ps (people-public-private partnerships) in housing while combining multiple solutions - land, finance, and construction - to close affordable housing gap	Proportion of market penetration rates of mortgage finance system (to low-income, less-creditworthy, and other marginal borrower groups); Proportion of share of private sector finance, share of rental housing and ownership housing, public housing provided by private sector; Proportion of Innovative housing schemes innovative housing finance new development entities; Percentage of ppp-partnerships in housing production, Increase of pppp's in housing and basic service provision.	% land allocated for affordable housing/inclusionary zoning; Land cost and the share of total development cost, percentage of fiscal subsidies, share of new completion by private sector; Number of units/projects introduced as PPP; Access to affordable housing finance and adequate housing.

| | | | Promote enabling policy environments which balance the needs of households with market scalability | Proportion of countries that have endowed a favorable environment for good policy on housing; Proportion of adequate and affordable housing built per year - mixing of functions per ha but also social mixing; Proportion of housing activities and programmes targeted to most poor and vulnerable including homelessness. Access of the poor people to these programmes; Job and housing balance; Percentage of resources from public sector, private sector, and the community. | % of population having access to adequate housing; % of population living in slums; % of population who spend more than 30% of their income on housing; % of substandard housing; % of diseases caused by unhealthy housing; the scale of the urban population living in informal settlements lacking safe sufficient water provision for sanitation, drainage, solid waste collection, health care, schools, rule of law and voice. |
| 5 | Land Tenure | | Recognize a continuum of land rights; Recognize land rights, not only as legal, but other such as ancestral, historical or the prolonged use; Ensure gender equality in land inheritance rights | Promote inheritance of land and gender; Implementation of land registration system and land title system; Implementation of housing tenure structure; Percentage of people in danger of eviction; Presence of laws protecting existing informal land tenure; Existence of land registration and cadaster. | Proportion of co-signature on title deeds; recognition of land rights of the slum dwellers; diversity of tenure; Presence of programs to legalize/develop land. |

Secondary Housing Indicators

	Issues	Housing Policy Recommendations	Outcome Indicators	Process Indicators
1	Habitability	Recognize irregular settlements in formal regulatory frameworks;	Security of land tenure; Presence of technical and financial support for improvement.	Proportion of number of squatters: Proportion of evictees.
		Support urban residential densification policies;	Population mobility, time, and distance spent to work.	Number of homes per ha.

		Support zoning changes to allow for multiple occupancy to increase housing stock; Upgrading and maintenance of housing stock	Revision of zoning regulation; areas that have inclusionary zoning and other affordable housing policies; Proportion of housing upgraded.	% of municipal territory with inclusionary zoning (to guarantee the security of tenure and to reserve land for new houses) and flexible building codes ("lass accuracy" in the building control to allow the other models of housings).
2	**Accessibility to services**	Support climate change adaptation and mitigation in the housing sector;	Numbers of sustainable strategic planning initiatives developed considering CC issues; 50% of the environmental impact of cities, including paying special attention to air quality and municipal and other waste management in 2030.	Climate warming (degrees in certain time).
		Promote integration of housing within disaster response;	Implementation of community warning system; Community management on pre and post disaster; Presence of programmes that offer safe relocation of new houses and negotiated relocation if inevitable.	% of reduction the population exposed to risks or living is risks areas; % of population who die from urban hazards/risks; % of population affected by disaster; % of population relocated.
3	**Housing Affordability**	Develop policy solutions that address property speculation;	Anti-speculation policies holding period taxation; transaction tax and value added tax for housing transaction.	Number of vacant units; transaction and transfer fee.
		Introduce land taxation policies to support social housing, e.g. land value capture;	Proportion of land sale (taxation) income as the share of social housing investment; Taxation policies to fight speculation; Vacant land taxation.	% of the overall sales value of new ventures captured for housing policy; Changes in land use and eviction.
		Encourage inclusionary housing policies;	Proportion of counties having inclusionary zoning; Increase in per-capita income in the selected period; Presence of preventive programmes to avoid segregation and corrective programmes to ease exclusion.	% of municipal territory with inclusionary zoning (to guarantee the security of tenure and to reserve land for new houses); Distribution of public housing; participation from the private sector Incentive measures.

4	**Security of Tenure**	Protect residents against forced evictions or provide fair compensation;	Security of land tenure (long term lease); Market compensation rate; Presence of policies that advocate for negotiation with the communities.	% population evicted without just compensation.
5	**Cross cutting (Habitability, Affordability, Accessibility, and Tenure).**	Address housing needs of special needs groups—the homeless, senior citizens, migrants, women, minority groups, and persons with disabilities—and prohibit housing discrimination;	The percentage of social housing built for vulnerable/special needs groups must be bigger than the percentage of growth of vulnerable/special needs groups in the selected period; Presence of social welfare programs and implementation of these programmes; Address housing needs of the ageing population and disabled people: Flexible design to make possible adaptions for special family members in a "normal" house.	Percentage of homeless population; number of months on waiting list; Survey and evaluation of policy instruments (by country) to offer adequate shelter to low-income families and other target groups; Detailed data about social demand of housing by categories (elderly, young families, women-headed households etc).

Appendix I

The table below shows the linkages between housing and basic services and five most relevant areas of the New Urban Agenda. These areas include: Inclusive cities; urban and spatial planning and design; jobs and livelihood; urban infrastructure and basic services, including energy; and informal settlements.

Social Cohesion and Equity - Livable Cities		
1	**Inclusive Cities (1)**	
		Participation and social innovation in planning, implementation and evaluation: Experience shows that collective action by communities, women's organizations and organizations of the urban poor are highly effective in addressing key urban challenges (e.g. housing, environment, and disaster risk reduction) and negotiating with other stakeholders like government or private land owners.
	24	Realizing the rights of all to universal access to quality basic services: An urban age and gender responsive development model with adequate policies and institutional frameworks, for promoting universal access to urban basic services, such as sustainable and affordable housing, health including sexual and reproductive health, nutritious food, water and sanitation, education and training facilities, including life-long learning and vocational education, and basic income security, especially for urban dwellers living in poverty and those experiencing discrimination, is another lever of change.
Spatial Development		
2	**Urban and Spatial Planning and Design (8)**	
		The provision of well-located land and a large number of accessible plots (of appropriate size and price) is a strategy for ensuring social inclusion through affordable access to land and housing (Bahir Dar, Ethiopia; Ouagadougou, Burkina Faso), while mixed use and social mix also support better social integration The right to the city movement has been influential in promoting these issues on the international agenda.

		The process of urban planning should be inclusive and equitable with benefits shared by all. ● Engage diverse segments of the population, particularly the poor, women, youth and marginalized groups, in urban and territorial planning. ● Develop and implement policies and regulations that encourage social integration and mixed land use. ● Facilitate land tenure security and access to land and property rights, as well as access to finance for low-income households. ● Upgrade informal settlement and integrate them in the city through connectivity, location of services and facilities and by provision of opportunities.
3	**Jobs and Livelihood (13)**	
	25	Creating an enabling environment for urban job creation through investment in education and skills linked to labour market demand; investing in labour intensive and growth industries including housing and infrastructure; and promoting a business environment that encourages investment, entrepreneurship and innovation. Planning and implementing housing projects for poor and vulnerable families, should consider access to job opportunities for future inhabitants, especially women, by reserving land and infrastructure for small-scale business.
	Urban Housing and Basic Services	
4	**Urban Infrastructure and Basic Services, including energy (18)**	
		Understanding the linkage between availability, accessibility, affordability and adequacy of basic services for the realization of human rights. Basic services are central to the realization of a wide range of human rights, including water, sanitation, housing, health and education. It is therefore crucial to ensure that these services: are available and physically accessible to all; are affordable to all; are culturally adapted to various groups of the populations; do not discriminate in their access or delivery; are safe to use for all, including for women and children. Policies and programmes should be developed with and for urban dwellers, should prioritize the ones the more in need of them, and be mindful of the gender issues surrounding them.

5	Informal Settlements (21)	
		Recognition of the informal settlement and slum challenge and the mainstreaming of human rights. Urban authorities that address the needs and rights of people living in informal settlements and slums through rights-based policy and integrated governance create more prosperous and sustainable urban contexts than those that take no action. The Urban poor need to be treated as equal as other Urban dwellers and their contribution – work, livelihood creation and taxes – recognized, just as their rights to infrastructure, basic services and adequate housing.
		Housing at the centre. Strategic and integrated approaches to urban development must put housing at the centre of policy and urban contexts. Affordable housing mechanisms that fulfil the right to adequate housing for all income levels – including in situ upgrading and avoidance of unjustified forced evictions as per international guidelines, 32 incremental auto-construction, security of tenure combined with livelihood and employment generation – play a major role in triggering people and cities' prosperity.

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Appendix II: Sustainable Development Goal 11

The below goals were developed during the second meeting of the IAEG-SDGs held in Bangkok in October 2015 and color coded as follows:

"Green: - Indicators for which there is general agreement (or small modifications proposed) based on the fact that less than 25% of the respondents have strong concerns and no opposing views by members.

Grey: - Indicators where it appears that more in-depth discussions is still needed and/or methodological development need to be undertaken."[lxix]

	Target	Original Indicator	Modified Indicator
11.1	By 2030, ensure access for all, to adequate, safe and affordable housing and basic services and upgrade slums.	Proportion of urban population living in slums.	Proportion of urban population living in slums, informal settlement, or inadequate housing.
11.2	By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations including, women, children, persons with disabilities and older persons.	Proportion of the population that has a public transit stop within 0.5 km.	Proportion of the population that has convenient access to public transport.
11.3	By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.	Efficient land use.	Ratio of land consumption rate to population growth rate "with further research as in France's proposal to also address the issue of "quality of life.

11.4	Strengthen efforts to protect and safeguard the world's cultural and natural heritage.	Share of national (or municipal) budget which is dedicated to preservation, protection and conservation of national cultural natural heritage including World Heritage sites.	
11.5	By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations	Number of deaths, missing people, injured, relocated or evacuated due to disasters per 100,000 people.	
11.6	By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.	Percentage of urban solid waste regularly collected and well managed (disaggregated by type of waste).	Percentage of urban solid waste regularly collected and with adequate final discharge with regards to the total waste generated by the city.
		Level of ambient particulate matter (PM 10 and PM 2.5).	Annual mean levels of fine particulate matter (i.e. PM2.5 and PM10) in cities (population weighted).
11.7	By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities.	The average share of the built-up areas of cities in open space in public ownership and use.	The average share of the built-up area of cities that is open space in public use for all.
			Proportion of women subjected to physical or sexual harassment by perpetrator and place of occurrence (last 12 months)

11a	Support positive economic, social and environmental links between urban, peri-urban and rural areas by strengthening national and regional development planning.	Cities with more than 100,000 inhabitants that implement urban and regional development plans integrating population projections and resource needs.	
11b	By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015-2030, holistic disaster risk management at all levels.	Percentage of cities implementing risk reduction and resilience policies that include vulnerable and marginalized groups.	Percent of cities that are implementing risk reduction and resilience strategies aligned with accepted international frameworks (such as the successor to the Hyogo Framework for Action on Disaster Risk Reduction) that include vulnerable and marginalized groups in their design, implementation and monitoring.
11c	Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials.	Percentage of financial support that is allocated to the construction and retrofitting of sustainable, resilient and resource-efficient buildings.	

[i] United Nations, Department of Economic and Social Affairs, Population Division (2014) *World Urbanization Prospects: The 2014 Revision, Highlights* (ST/ESA/SER.A/352)

[ii] UN-Habitat (2009): table A3, cited in UN-Habitat (forthcoming), *World City Report 2016.*

[iii] Housing accounts for more than 70% of urban land use in most cities. UNCHS and ILO (1995) and Tibaijuka (2009), cited in UN-Habitat (forthcoming), *World City Report 2016.*

[iv] The building sector, with housing is a major component, contributes to around 15-20% of the GDP in OECD countries (OECD National Accounts, GDP – Real Estate and Construction Components, August 2015). In African countries, urbanization has prompted a boom in construction, which accounted for around one-third of net employment gains between 2000 and 2010 (McKinsey Global Institute, 2010. Lions on the move: the progress and potential of African economies. MGI Report), cited in UN-Habitat (2015), "Housing at the Centre of the New Urban Agenda," UN-Habitat Policy Paper.

[v] Secretary General of Habitat III (2014), "Progress to date in the implementation of the outcomes of the
second United Nations Conference on Human Settlements (Habitat II) and identification of new and emerging challenges on sustainable urban development," prepared for the Preparatory Committee for the United Nations
Conference on Housing and Sustainable Urban Development (Habitat III), A/CONF.226/PC.1/5, http://unhabitat.org/wp-content/uploads/2014/07/Progress-to-date-outcome-Habitat-II-ENGLISH1.pdf.

[vi] Ibid.

[vii] The Habitat Agenda Goals and Principles, Commitments and the Global Plan of Action (1996), *http://unhabitat.org/wp-content/uploads/2014/07/The-Habitat-Agenda-Goals-and-Principles-Commitments-and-the-Global-Plan-of-Action-2003.pdf*.

[viii] UN MDG reports estimate that between 2000 and 2010, a total 227 million urban slum dwellers in developing countries experienced significant improvements in their living conditions (UN-Habitat), *The State of the World's Cities Report 2010/11*.

[ix] The WHO/UNICEF Joint Monitoring Programme (JMP) that provides the global statistics on water and sanitation reports on who has drinking water from an "improved" source, which includes "piped water on premises" (i.e. a household water connection located inside the user's dwelling, plot or yard), public taps or standpipes, tube wells or boreholes, protected dug wells, protected springs or rainwater collection.

[x] Since 2003 UN Member States have agreed to define a slum household as a group of individuals living under the same roof lacking one or more of the following five conditions: 1) access to improved water, 2) access to improved sanitation facilities, 3) sufficient living area – not overcrowded, 4) structural quality/durability of dwellings, and 5) security of tenure. These '5 Deprivations' affect the lives of slum dwellers and, since their agreement, have enabled the measuring and tracking of slum demographics though a significant data gap exists in relation to the more broadly defined informal settlements. For more information see UN-Habitat (2003), Slums of the World and Habitat III Secretariat (2015) "Habitat III Issues Papers. Informal Settlements", No. 22, *http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements-2.0.pdf*.

[xi] UN-Habitat (2011) argued that India improved the lives of 59.73 million slum-dwellers from 2000 to 2010. UN-Habitat, *The State of the World's Cities Report 2010/11*.
According to the United Nations 41.5% of the urban population lived in slums in 2000 while the Indian Census' official definition of slums held that 26.3% lived in slums in 2001. See Government of India Ministry of Housing and Urban Poverty Alleviation (2011), *Slums in India: A Statistical Compendium 2011*,
http://nbo.nic.in/Images/PDF/Slum_in_india_2011_english_book_23_May_12.pdf.

xii "The SDSN also proposes to include a separate indicator for urban income poverty, as the $1.25 poverty line is poorly adapted to urban environments where basic services (housing, water, energy, etc.) need to be purchased." Leadership Council of the Sustainable Development Solutions Network (2014), "Indicators for Sustainable Development Goals," May, *http://unsdsn.org/wp-content/uploads/2015/02/140522-SDSN-Indicator-Report-MAY-FINAL.pdf.*

xiii The proportion has declined from 39% (2000) to 32% (2010). Source: *The State of the World's Cities Report 2010/11*.

xiv See UN-Habitat (2011), *The State of the World's Cities Report 2010/11.*

xv UN-Habitat (2013), *The State of the World Cities Report 2012/13*.

xvi UN-Habitat (2012e), cited in UN-Habitat (forthcoming), *World City Report 2016.*

xvii Hernandez and Kellett (2008), cited in UN-Habitat (forthcoming), *World City Report 2016.*

xviii UN-Habitat (2012b), cited in UN-Habitat (forthcoming), *World City Report 2016.*

xix United Nations (2015), The Millennium Development Goals Report 2015, www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%201).pdf.

xx Around 15 per cent of the world's population, or estimated 1 billion people, live with disabilities. They are the world's largest minority. Secretariat for the Convention on the Rights of Persons with Disabilities (2015), "Factsheet on Persons with Disabilities," www.un.org/disabilities/default.asp?id=18. .

xxi Secretary General of Habitat III (2014).

xxii International Federation of Red Cross and Red Crescent Societies (2012) 2012 World Disasters Report 2012 - Focus on forced migration and displacement. International Federation of Red Cross and Red Crescent Societies, Geneva. Also see Jacobsen, (2011),"Profiling Urban IDPs? How IDPs Differ from their Non-Urban IDP Neighbours in Three Cities." In *The Migration-Displacement Nexus: Concepts, Cases and Responses*, edited by Khalid Koser and Susan Martin, London:Ashgate.

xxiii For example, in Accra, Ghana, 92 per cent of migrant households live in one slum, Old Fadama. See Awumbila, M. (2014), "Linkages between Urbanization, Rural-Urban Migration and Poverty Outcomes in Africa. Background Paper for the World Migration Report."

xxiv Inter-American Development Bank (2013), Urban Development and Housing Sector Framework Document, GN-2732-2.

xxv For example, in Nairobi the minimum legal plot size is 1/16th of an acre, which is unaffordable for ordinary households. Rockefeller Foundation and The New School (2014), The Housing Challenge: Avoiding the Ozymandias Syndrome, *http://milanoschool.org/wp-content/uploads/2015/06/Buckley-The-Housing-Challenge-B.pdf*.

xxvi Habitat III Secretariat (2015), "Habitat III Issue Papers. No. 5. Urban Rules and Legislation," http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-5_Urban-Rules-and-Legislation-2.0.pdf.

xxvii UN-Habitat (2011b), cited in UN-Habitat (forthcoming), *World City Report 2016.*

xxviii The housing deficit is composed by two types: the qualitative and the quantitative. The first includes households that (i) have infrastructure deficiencies (lack of water, sanitation, and electricity), (ii) are built with inadequate materials (walls, roofs and floors), (iii) are overcrowded (three or more people per room) and (iv) have insecurity of tenure.The quantitative deficit includes (i) households with no access to individual housing and (ii) households whose houses are inadequate beyond repair. See Bouillon, C., N. Medellín, and C. Boruchowicz. 2012.
"Portrait of a Problem: The Housing Sector." In C. Bouillon (ed.), *Room for Development: Housing*

Markets in Latin America and the Caribbean. Washington DC: Inter-American Development Bank and Bouillon, C., A. Azevedo, N. Medellín, and C. Boruchowicz. 2012. "Two Bedrooms, Two Bathrooms, and a Big Yard? Housing Demand in Latin America and the Caribbean." In C. Bouillon (ed.), *Room for Development: Housing Markets in Latin America and the Caribbean*. Washington, DC: Inter-American Development Bank.

[xxix] International Federation of Red Cross and Red Crescent Societies (2010), *World Disasters Report 2010: Focus on Urban Risk*, Geneva: International Federation of Red Cross and Red Crescent Societies.

[xxx] This Policy Unit supports a range of regionally appropriate measures for monitoring housing affordability. Definitions of affordable housing derive from several methods ranging from a "Rule of Thumb" on housing expenditure of no more than 30% of household income to one that ensures that a household has sufficient left for non-housing expenditure in addition to housing expenditure. Yuen et al. (2006), cited in UN-Habitat (forthcoming), World City Report 2016. The Housing+Transportation Affordability Index takes transport costs into account. See Center for Neighborhood Technology (2008), "Housing+Transportation Affordability Index", http://htaindex.cnt.org.

[xxxi] World Bank Poverty Overview, *www.worldbank.org/en/topic/poverty/overview*.

[xxxii] McKinsey Global Institute (2014). *A Blueprint for Addressing the Global Affordable Housing Challenge*. MGI

[xxxiii] Tipple and Speak (2009), cited in UN-Habitat (forthcoming), *World City Report 2016.*

[xxxiv] Sassen (2012), cited in UN-Habitat (forthcoming), *World City Report 2016.*

[xxxv] Raco (2006), cited in UN-Habitat (forthcoming), *World City Report 2016.*

[xxxvi] Fuentes *et al.* (2013), cited in UN-Habitat (forthcoming), *World City Report 2016.*

[xxxvii] Warnock, and Warnock (2008) "Markets and Housing Finance." *Journal of Housing Economics*, Doi:10.1016/j.jhe.2008.03.001.

[xxxviii] UN-Habitat (2008), "Housing for All: The Challenges of Affordability, Accessibility and Sustainability: The Experiences and Instruments from the Developing and Developed World", cited in Carrillo and Berg (2009) "Housing Policy Matters for the Poor: Literature Review and Priorities for Future Research in Latin America", Institutional Capacity and Finance Sector Discussion Paper, No. IDB-DP-144.

[xxxix] Carrillo and Berg (2009) "Housing Policy Matters for the Poor: Literature Review and Priorities for Future Research in Latin America", Institutional Capacity and Finance Sector Discussion Paper, No. IDB-DP-144.

[xl] UNEP (2009) Buildings and Climate Change: Summary for Policy Makers, *www.unep.org/sbci/pdfs/SBCI-BCCSummary.pdf* and European Commission (2011) Roadmap to a Resource-Efficient Europe, cited in Habitat III Secretariat (2015) "Habitat III Issues Papers. Housing", No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

[xli] Ruuska (2014) "Material Efficiency of Building Construction". *Buildings* 2014 (4), pp. 266-294, *www.mdpi.com/2075-5309/4/3/266/pdf*, cited in Habitat III Secretariat (2015) "Habitat III Issues Papers. Housing", No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

[xlii] Figure cited in Ferguson, B. and J. Navarrete (2003), "New Approaches to Progressive Housing in Latin America: A Key to Habitat Programs and Policy," Habitat International 27, pp. 309-323. The UN Human Settlements Programs cites figures ranging from 43 to 70 percent depending on the region. See UNHCS (2003), *Rental Housing: An Essential Option for the Urban Poor in Developing Countries*. Nairobi, Kenya. Cited in World Bank (2010), "Systems of Cities: Harnessing Urbanization for Growth & Poverty Alleviation. The World Bank Urban & Local Government Strategy," *http://siteresources.worldbank.org/INTURBANDEVELOPMENT/Resources/336387-1269651121606/FullStrategy.pdf*.

xliii Greene and Rojas (2008), "Incremental Construction: A Strategy to Facilitate Access to Housing," *Environment & Urbanization*, Vol 20(1): 89–108. DOI: 10.1177/0956247808089150.

xliv See UN-Habitat (2003) "Rental Housing: An Essential Option for the Urban Poor in Developing Countries", Peppercorn, I. and Taffin C. (2013) "Rental Housing: Lessons from International Experience and Policies for Emerging Markets". Directions in Development. Washington, DC. World Bank, and Blanco Blanco, A. G., Fretes Cibils, V., Muñoz Miranda, A., 2014, *Rental Housing Wanted: Policy Options for Latin America and the Caribbean*, Washington, DC. Inter-American Development Bank.

xlv Centre on Housing Rights and Evictions (2009). *Global Survey 11, Forced Evictions, Violations of Human Rights: 2007–2008*. COHRE, Geneva.

xlvi Massachusetts Institute of Technology (M.I.T.) Displacement Research Action Network (DRAN) and the Internal Displacement Monitoring Centre (IDMC). Report: "Home Sweet Home: Housing Practices and Tools that Support Durable Solutions for Urban IDPs", *www.internal-displacement.org/assets/publications/2015/20150325-global-homesweet-home/20150325-global-home-sweet-home-en-full-report.pdf*, cited in Habitat III Secretariat (2015) "Habitat III Issues Papers. Housing", No. 20, http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-20_Housing-2.0.pdf.

xlvii Giovarelli, R., Katz, E., Lastarria-Cornhiel, S., and Nichols, S. 2005. "Gender Issues and Best Practices." In *Land Administration Projects: A Synthesis Report*. Washington, D.C.: The World Bank.

xlviii UN-Habitat (2012), *Forced Evictions Global Crisis, Global Solutions. A Review Of the Status of Forced Evictions Globally Through the Work of the Advisory Group on Forced Evictions, Un-Habitat and Other International Actors*, http://hrbaportal.org/wp-content/files/Forced-Evictions-_-UN-Habitat.pdf.

xlix In Africa the percentage of households that rent is 17%, whereas in Asia is 19%, Eastern Europe 14%, Europe 29%, LAC 21%, USA and Canada 33% and Oceania 19%. See Blanco *et al.* (2014).

l Additional data on housing indicators that will be examined comes from the Global Housing Indicators (GHI) data base that provides a holistic framework to approach housing policies and the housing environment. The GHI tool contains a recognized set of policy indicators that allow for comprehensive interpretation of the housing sector from a city and country level – with a focus on access and affordability. See www.globalhousingindicators.org.

li Housing at the Centre encourages UN-Habitat and member states to consider the implementation of the Global Housing Strategy, as appropriate, including through the design of tool and mechanisms to promote inclusive housing finance at the national and local level to bridge the housing gap and contribute to progressive realization of the Right to Housing for All. UN Habitat Position Paper (October 2015).

lii Ibid. Guiding Principles. Housing for All. UN Habitat Position Paper (Pg. 4-6) (October 2015)

liii A recent analysis of Nigeria showed that to construct a unit with minimum space of 5 square meters per person for a family with an income of less than $2/day (30 percent of which would go to housing costs) means that housing would have to be provided for less than $219 per year. See R. Green (2014), "Towards an Urban Housing Policy," Working Paper No. 4, NYU Marron Institute of Urban Management, *http://marroninstitute.nyu.edu/uploads/content/Toward_an_Urban_Housing_Policy_.pdf*.

liv McKinsey Global Institute (2014). *A Blueprint for Addressing the Global Affordable Housing Challenge*. MGI

lv Estimates of the investments required to upgrade slums include land purchase and transfer, housing, network infrastructure, bulk infrastructure, schools and health clinics, community facilities, planning and oversight, and community capacity building. The resulting average cost per person for each of these components varies significantly across region. Garau P, Sclar ED, Carolini G.Y (2005) *A Home in the City: UN Millennium Project Task Force on Improving the Lives of Slum Dwellers*. London: Earthscan, www.unmillenniumproject.org/documents/Slumdwellers-complete.pdf.

lvi UN-Habitat (2011b), cited in UN-Habitat (forthcoming), *World City Report 2016.*

[lvii] Even though the poor may not pay income tax, they usually pay taxes on purchases, cited in UN-Habitat (forthcoming), *World City Report 2016.*

[lviii] Habitat III Secretariat (2015) "Habitat III Issues Papers. Informal Settlements", No. 22, *http://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements-2.0.pdf.*

[lix] Smolka, M. (2003). "Informality, Urban Poverty and Land Market Prices." *Land Lines* 15(1) 4-7.

[lx] UN-Habitat (2015), "Housing at the Centre of the New Urban Agenda," UN-Habitat Policy Paper.

[lxi] For example, Mexico's *Piso Firme* (Solid Floor) program, replaced earthen floors with cement, which significantly reduced the prevalence of parasite infections, diarrhea, and anemia, and improved the cognitive development of children. See Cattaneo et al. (2009) "Housing, Health, and Happiness," *American Economic Journal: Economic Policy*. 1 (1): 75-105. See Habib, R. R., et al., 'Housing Quality and Ill Health in a Disadvantaged Urban Community', *Public Health*, vol. 123, no. 2, February 2009, pp. 174–181 and World Health Organization and United Nations (2010) Human Settlements Programme, Hidden Cities: Unmasking and Overcoming Health Inequities in Urban Settings, WHO, Geneva, 2010.

[lxii] Housing policies can encourage compactness, which is suggested to be the main driver for climate friendly development. A more compact urban form can halve land used per housing unit, lower the costs of providing public services by 10–30%, decrease motor travel and associated costs by 20– 50%, and lower congestion, accident and air pollution. See Littman (2015), "Analysis of Public Policies That Unintentionally Encourage and Subsidize Urban Sprawl," NCE Cities – Sprawl Subsidy Report, *http://2014.newclimateeconomy.report/wp-content/uploads/2015/03/public-policies-encourage-sprawl-nce-report.pdf*.

[lxiii] For example, the World Bank decreased its housing programs, favoring a housing market enabling approach. A much smaller share of the Bank's lending has gone to support low-income housing (10 percent of total shelter lending since the mid-1990s, versus more than 90 percent from the mid-1970s to the mid-1980s) and a much smaller share has gone to low-income countries (20 percent, down from about 40 percent from the mid-1970s to the mid-1980s). Source: Buckley R.; Kalarickal J. (2006). *Thirty Years of World Bank Shelter Lending What Have We Learned?* World Bank. USAID has significantly reduced its housing programs and today funds housing projects almost exclusively within the disaster relief context. See USAID (2013), "Sustainable Service Delivery in an Increasingly Urbanized World Policy", USAID, https://www.usaid.gov/sites/default/files/documents/1870/USAIDSustainableUrbanServicesPolicy.pdf.   Others donors, such as DFID, funded housing programs at a minimal level, approximating less than 1% of its budget in 2007. See House of Commons, International Development Committee (2009), Urbanisation and Poverty. Seventh Report of Session 2008–09, Volume I. London: The Stationery Office Limited.

[lxiv] For example, USAID's support for public financial management in Carrefour, Haiti, helped increase municipal revenue by nearly 500 percent from 2011 to 2012.With the increased revenue, the municipality constructed infrastructure that responded to a participatory planning process. See USAID (2012), "Revenue Collection Provides Opportunity," www.usaid.gov/results-data/success-stories/revenue-collection-provides-opportunity, cited in USAID (2013).

[lxv] Ferguson (2008), "A Value Chain Framework for Affordable Housing in Emerging Countries," *Global Urban Development Magazine*, Vol. 4, Issue 2, *www.globalurban.org/GUDMag08Vol4Iss2/FergusonValueChain.htm*, cited in World Bank (2010).

[lxvi] The Panel would support the development of knowledge through analysis and dissemination of planning practice and decision-making and related financial and institutional support for sustainable urban development. Equally important, the Panel would consolidate and disseminate urban and housing analysis to identify and anticipate new challenges to sustainable urban developments.

[lxvii] See Flood (2004), "Cost Estimate for Millennium Development Goal 7, Target 11 on Slums. Background Report for UN Millennium Project Task Force on Improving the Lives of Slum Dwellers,"

http://www.academia.edu/2298073/Cost_Estimate_for_Millennium_Development_Goal_7_Target_11_on_Slums_background_report_for_UN_Millennium_Project_Task_Force_on_Improving_the_Lives_of_ and Garau *et al.* (2005) *A Home in the City: UN Millennium Project Task Force on Improving the Lives of Slum Dwellers*. London: Earthscan, www.unmillenniumproject.org/documents/Slumdwellers-complete.pdf.

[lxviii] Rockefeller Foundation and The New School (2014), The Housing Challenge: Avoiding the Ozymandias Syndrome, http://milanoschool.org/wp-content/uploads/2015/06/Buckley-The-Housing-Challenge-B.pdf. The report also makes the important point that "between 1990 and 2009 only one African country had data on all twelve Millennium Development Goals Indicators."

[lxix] Results of the list of indicators reviewed at the second IAEG-SDG Meeting. See: http://unstats.un.org/sdgs/files/meetings/iaeg-sdgs-meeting-02/Outcomes/Agenda%20Item%204%20-%20Review%20of%20proposed%20indicators%20-%202%20Nov%202015.pdf