

SIDE EVENT BRIEF

Advancing Inclusive and Resilient Housing Solutions in the Asia-Pacific: Addressing Informality through Partnerships



Background

At the 13th Asia-Pacific Forum on Sustainable Development, or APFSD, Habitat for Humanity and partners Cities Alliance, United Nations ESCAP and UN-Habitat organized a side event titled “Advancing Inclusive and Resilient Housing Solutions in the Asia Pacific: Addressing Informality through Partnerships”. With the theme, “Transformative, equitable, innovative and coordinated actions for the 2030 Agenda and its SDGs for a sustainable future for all,” APFSD convened stakeholders across the region to assess the progress on multiple SDGs under review, including Goal 11 (sustainable cities and communities).

Building on discussions from previous regional meetings and events including the 81st Commission, regional stakeholders reaffirmed that housing informality, insecure tenure, and unequal access to basic services remain major obstacles to achieving SDG 11. There was broad consensus that siloed approaches are no longer viable. At the APFSD Opening, UN Under-Secretary-General and ESCAP Executive Secretary Armida Salsiah Alisjahbana cautioned against the risks that weakening multilateralism poses to global partnerships and emphasized that the region possesses the tools needed to deliver sustainable development. She called for renewed collective reflection on how regional cooperation can respond to a rapidly changing global context.

Housing inequalities, environmental stress and climate impacts increasingly undermine the Asia-Pacific region’s efforts towards sustainable development. According to ESCAP, the absolute number of informal settlers continues to increase despite progress made on SDG11.1. UN-Habitat has recorded over 709 million people now living in informal settlements across the region, with high proportions in South and Southwest Asia and rising proportions in South-East Asia. The region is also one of the most vulnerable to the impacts of the climate crisis. The housing sector plays a dual role: it is a significant source of greenhouse gas emissions and, at the same time, a key determinant of how severely climate impacts are felt by communities—particularly those living in informal settlements with limited adaptive capacity.

The Forum provided a platform to support governments, civil society actors, the academe, and other stakeholders to reflect on their progress and defining priority action to achieve the SDGs by 2030. Contributing to these discussions, the side event laid the intertwined housing and climate crises against the backdrop of a rapidly urbanizing region and offered ways forward to advance inclusive and resilient housing specifically by addressing informality through partnerships. Panelists shared practical experience on partnerships that fast-track progress on SDG11, particularly SDG11, or access to adequate housing and basic services for all. The session facilitated a structured dialogue to generate actionable insights on partnerships that enable scaling of housing solutions that address urban informality, promote community-led- urban upgrading and advance urban resilience across the region.

Moderator: Eliza Sthapit – National Director, Habitat For Humanity Nepal

Speakers:

- Mohammed Ameer Sobhan - Programmes and Partnerships Development Lead, Cities Alliance in Asia and the Pacific
- Sanjeevani Dilanthi Singh – Economic Affairs Officer, ESCAP
- Honorable Prakash Kumar Shrestha – National Planning Commission, Nepal, Vice-Chair
- Mr. Zakim Hossain - Chief Executive, People’s Initiative, Bangladesh
- Joshua Bolchover – Director, District Development Unit & Professor, Hong Kong University
- Srinivasa Popuri - Chief, UN-Habitat Multi-Country Programme Office

Objectives

- a) Showcase regional trends and policy approaches for addressing housing informality.
- b) Highlight innovative and inclusive solutions, lessons learnt and recommendations for policies and programmes;
- c) Encourage multi-stakeholder partnerships to jointly address housing challenges across the region.
- d) Build on discussion from previous intergovernmental meetings to kick-off sustained regional dialogues to contribute to the regional policy discourse on sustainable cities and communities.
- e) Demonstrate how integrated policy, financing, and market-based approaches can unlock climate-resilient housing solutions for marginalized communities, while offering inter country transferable lessons.



Context - Regional trends, priorities and commitments¹

a) Regional trends and challenges to address housing informality

Progress on SDG 11 has often remained largely on paper, with limited impact on reducing vulnerability for people on the ground. Systemic governance failures and weak resilience capacity, compounded by climate change—which intensifies risks such as flooding, extreme heat, inadequate water and sanitation, land subsidence, and air pollution—continues to drive urban vulnerability. These further worsen housing insecurity and access to resources.

At the same time, housing, land, and basic services are often governed by separate agencies with limited coordination across institutions, and informal settlements are largely excluded from formal planning processes due to weak coordination between national agencies and local governments. Further exacerbating these challenges are limited public funding for inclusive, community-led housing approaches, weak integration of housing into NDCs and climate finance, slow progress on tenure reform, and persistent implementation gaps, as well as persistent data gaps, particularly the lack of reliable, disaggregated data from informal settlements.

Against this backdrop, there is renewed political alignment around SDG 11 ahead of the 2026 SDG midterm review, alongside growing recognition that urban systems reform—especially in planning, housing, and settlements—is central to sustainable development. Informality is increasingly understood as a cross-sector challenge requiring integrated solutions across land, finance, climate adaptation, and local governance. Partnerships across national, local, and community actors are emerging as the primary delivery mechanism. Regional platforms are seen as critical enablers for scaling impact and facilitating knowledge exchange, peer learning, and adaptation of successful models across diverse contexts.

b) Government commitments, inclusive solutions and policy approaches to addressing housing informality

At the 81st session of the Commission, housing emerged as a growing regional priority. Twenty-two of 43 countries explicitly referenced housing in their country statements², underscoring its role as an enabler of resilient and sustainable urban development. Strong political commitment to affordable housing delivery is evident in national efforts such as Malaysia's Housing for All Policy, under which more than 460,000 affordable homes have been delivered. At the policy level, countries are aligning housing with climate adaptation and disaster risk reduction agendas, as reflected in Fiji's newly launched National Housing Policy, which embeds climate resilience as a core principle. Governments are recognizing that addressing informality requires inclusive, community-led approaches, demonstrated by Thailand's successful Baan Mankong Programme. At the same time, they are strengthening institutional and financing frameworks for housing, with countries like the Maldives leveraging public-private partnership mechanisms to mobilize finance and scale housing provision.

c) Existing multistakeholder platforms

Multi-stakeholder partnerships are central to addressing housing and slum transformation challenges across the region, given their complexity and cross-sector nature. Platforms such as the Informality Task Force, or ITF, enable governments, development partners, civil society, communities, and the private sector to align actions, share knowledge, and mobilize resources in support of the Global Action Plan (GAP)—a UN-Habitat-led framework that sets out shared priorities and coordinated actions to accelerate progress on adequate housing and slum transformation. Through coordinated advocacy, joint implementation, knowledge exchange, and pooled technical and financial capacities, these partnerships help reduce fragmentation, strengthen political commitment, and scale inclusive, resilient housing solutions across diverse country contexts.

¹ Annex 1

² Twenty two countries mentioned housing in their country statements at the 81st Commission Session held on April 2025: China, Japan, Republic of Korea, Indonesia, Lao People's Democratic Republic (Lao PDR), Malaysia, Philippines, Thailand, Viet Nam, Bangladesh, India, Islamic Republic of Iran, Maldives, Pakistan, Sri Lanka, Armenia, Azerbaijan, Fiji, Papua New Guinea, Vanuatu.



The ITF is structured as a monthly global multistakeholder dialogue platform for stakeholders engaged in slum transformation. Cities Alliance hosts the ITF, with co-convening support from the Government of South Africa, UN-Habitat, and Habitat for Humanity. Participation currently extends to more than 70 organizations, including national governments, civil society, slum dweller organizations, development partners, financial institutions, academia, and private sector actors. Through the ITF, members commit to coordinate actions, share knowledge, and mobilize resources using a comprehensive and collaborative approach to slum transformation.

Insights on integrated policy, financing, and market-based approaches to unlock inclusive and climate-resilient housing solutions

The side event sought to showcase scalable housing solutions. The panelists shared actionable insights on successful implementation, identifying opportunities to institutionalize and scale collaborative models to promote community-led urban upgrading.

a) Institutionalization of climate smart, locally sourced housing construction material in policies

- Partnerships are essential in developing policies that leverage skills and knowledge across sectors. This is exemplified by the government of Nepal's endorsement of the bamboo building guideline, a process which Habitat for Humanity Nepal, multiple institutions, technical professionals, and communities supported.
- Local resources should be prioritized as sustainable construction materials to address housing needs from a climate perspective. In Nepal, bamboo is widely available, covering 68% of hilly regions and, as a fast-growing material that can be cultivated on barren land, its supply is unlikely to be a limiting factor for use in construction.
- Partnerships and targeted economic incentives help embed climate-resilient housing within institutions and reduce barriers to scale. Together, they enable sustained adoption and wider market uptake.
- Concessional finance plays a critical role in lowering the cost of capital, helping to catalyze markets and create enabling conditions for private sector participation. This, in turn, supports the large-scale deployment of climate-resilient housing solutions, such as bamboo-based construction.
- The development of the bamboo building guideline relied on cross-sector collaboration and represents only an initial step toward mainstreaming the material. Continued partnerships are needed to transfer skills, build capacity, and scale the implementation of bamboo housing.

b) Institutionalization of multi-stakeholder partnerships for community-led upgrading

- Advocacy for budget allocations for people led approaches for upgrading housing in informal settlements and for marginalized communities is crucial for scale. Without institutional budget allocations, people led upgrading will remain to isolated case examples.
- Social networks are at the core of advocacy. Establishing relationships and trust lead can and have led to goodwill for budget allocations for adequate housing for marginalized communities as evidenced by the People's Initiative in Bangladesh.
- People need to be at the centre of their advocacy efforts to ensure context-appropriateness and sustainability.
- The Singapore Housing and Development Board (HDB) model is a successful state-led subsidized housing approach that provides affordable homeownership through structured, gradual repayment schemes. The model is difficult to replicate without first addressing fragmented governance, weak land administration systems, limited financing capacity, and the prevalence of large informal sectors.



c) Innovative housing technologies and recommendations on how market actors can support their scalability

- Innovate material and construction systems that are less carbon intensive, for example prefabricated bamboo cement technology or utilization of recycled materials such as bricks in reinforced masonry construction.
- Develop construction systems and material supply lines that are locally specific and embed passive environmental solutions such as natural ventilation and water collection into an integrated design approach.
- To build resilient communities, it is essential to innovate not just the performance of the housing unit but the relation between the private and the public space; between the individual and the collective.
- It is crucial to rethink financial models to create incentives for housebuilders to build more sustainably. Access to mortgage finance for individuals is often untenable for many low-income households as they never can match eligibility criteria. An example of an innovative flexible model is the rent-to-own model where individuals who cannot afford mortgages or have low credit scores can gradually pay the developing entity.
- There is potential to advocate fast-track policy acceptance within building codes for construction systems that have been previously demonstrated and proven elsewhere.
- Currently most houses are built through homeowner led approach where it is the individual homeowners' prerogative to build sustainably. A sustainable sites and services model can be utilized to provide infrastructure so homeowners can reduce the cost of their individual house and share risk with more financially equipped entities.

Multi-stakeholder partnerships to jointly address housing challenges across the region

Drawing on the diverse experiences of the side-event participants, the side event invited participants to identify potential avenues for regional cooperation to advance access to adequate, safe, and affordable housing, basic services, and slum upgrading through a Mentimeter survey. The consolidated responses are presented below.

Strengthening Technical Capacity and Shared Learning	Enhance regional cooperation on technical assistance, policy adaptation, skills transfer, and peer-to-peer learning across governments, including inter-regional exchanges and mechanisms for accountability and learning from implementation.
Advancing Knowledge, Research, and Evidence	Promote collaborative research, innovation, and systematic sharing of best practices and policy frameworks, while strengthening the collection and use of disaggregated data—particularly in informal settlements—to identify common challenges and solutions.
Expanding Partnerships and Collective Advocacy	Foster cross-sectoral and multi-stakeholder partnerships to address local urban challenges, scale community-based solutions, and leverage regional platforms for advocacy and stakeholder commitment to inclusive urban development and housing rights.
Mobilizing Regional Finance	Strengthen regional cooperation to pool resources, raise finance for shared priorities, and align funding mechanisms with housing rights and inclusive, resilient urban outcomes.
Promoting Inclusive Participation and Community Empowerment	Support people-centered approaches that empower communities in planning and implementation, ensuring meaningful inclusion of youth, persons with disabilities, and marginalized groups across regional initiatives.
Enhancing Policy Coherence and Regional Alignment	Facilitate policy harmonization and the exchange of best practices in urban planning to improve access to basic services and support inclusive and resilient urban development across countries.



Synthesis and Way Forward

Meeting global housing demand, estimated at 96,000 new homes per day according to UN-Habitat, cannot be achieved by the government or any single actor alone. It is essential to invest in and empower people to drive their own housing journeys. Public budgets can meet only a fraction of overall housing needs, and for most households, people-led upgrading remains the most scalable and sustainable approach, as it is responsive to local realities and long-term needs. This raises a critical question of how finance, skills, and capacities can be channeled directly to communities; an area where partnerships play a central role in delivering impact. At the same time, housing must be placed at the center of policy frameworks, integrated across housing, urban, and climate policies to enable a truly inclusive and coordinated approach. Historically, housing has also functioned as a powerful livelihood generator. It is a catalyst for economic vibrancy when prioritized through a cross-sectoral development lens. Improving existing housing is 23% cheaper than building new houses and offers an opportunity to save an estimated 4.8 gigatons of CO₂ emissions. It promotes healthier living conditions and increases resilience to climate shocks in the most vulnerable areas, with citywide spillover effects, and can boost GDP by 10.5%, enhance life expectancy by 4%, and increase years of schooling by 28%.³ UN-Habitat calls for a renewed approach to housing finance—one that expands public investment, mobilizes private capital, and channels resources directly to communities to be envisioned, one that keeps housing at the center of all efforts and advances inclusive, resilient solutions across the Asia-Pacific through strong partnerships that address informality at scale.

Call for action

The following recommended actions are developed based on available data and input from regional stakeholders working in the urban and housing environment in the Asia-Pacific region. Key recommendations are derived from APFSD, the 81st Commission session, the Regional Partners Forum and the Asia-Pacific Forum on Sustainable Development's 2026 regional SDG 11 profile. Prioritized focus and collaboration amongst stakeholders on the following four key areas can accelerate inclusive, safe and resilient human settlements in the region



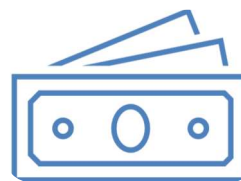
Strengthen inclusive governance and planning



Invest in localized data for evidence-based decision-making



Advance regional cooperation, knowledge sharing, and expand partnerships



Expand targeted financial support and incentives for community-led climate resilient interventions



Institutionalize progressive, resilient policies and leverage social capital with housing at the centre

This report is developed based on the interactive dialogue held at the 13th Asia-Pacific Forum on Sustainable Development side event, "Advancing Inclusive and Resilient Housing Solutions in the Asia-Pacific: Addressing Informality through Partnerships."

For more information, please reach out to Enid Madarcos, Associate Director for Urban, Land and Policy – Asia-Pacific at Habitat for Humanity International, at emadarcos@habitat.org.

³ Sources: Build Change, *Cost of Improving Housing* (<https://buildchange.org/resources/cost-of-improving-housing/>); Climate Resilient Housing, *Embodied Carbon* (<https://embodiedcarbon.climate-resilient-housing.org/>); Habitat for Humanity, *Climate Migration Issue Brief* (https://www.habitat.org/sites/default/files/documents/ClimateMigration_IssueBrief.pdf); Habitat for Humanity, *Home Equals Launch Report* (https://www.habitat.org/sites/default/files/documents/Home-Equals-Launch-Report_Full.pdf).

