

WHITE PAPER

Let's Make Housing its own SDG



September 2024

Copyright

© Build Change, 2024
1001 Bannock Street #467
Denver, CO 80204
USA
+1 (303) 953-2563
www.buildchange.org
info@buildchange.org

This publication has been produced by Build Change staff with external contributions. The findings, interpretations, and conclusions expressed herein do not necessarily reflect the views of the Build Change Board of Directors or the governments and other partners we have worked with.

The sources of third-party data and artwork used within the material have been cited wherever possible.

All information shown on maps in this work, such as boundaries, colors, and denominations, do not reflect the views, judgments, or acceptance of Build Change with regard to the legal status of specific territories or boundaries. Any guarantee of accuracy of third-party data in this publication remains with the data owner.

This work is licensed under the Creative Commons Attribution-NonCommercial 4.0 International License. To view a copy of this license, visit <http://creativecommons.org/licenses/by-nc/4.0/> or send a letter to Creative Commons, PO Box 1866, Mountain View, CA 94042, USA.

Should you wish to reproduce this material, in whole or in part, this can be done on the condition that the purpose is non-commercial, that no changes are made to the material, and full attribution to the work is given. Email info@buildchange.org if you have any questions regarding additional rights and licenses.

This publication should be cited as follows: *Let's Make Housing Its Own SDG: A White Paper*. Denver, CO: Build Change, 2024. All photos in this publication are the copyright of Build Change, unless otherwise stated.

Acknowledgments

Lead Author: Monica Schroeder; *Contributing Authors and Reviewers:* Dr. Elizabeth Hausler; Ariana Karamallis. *Design:* Kerstin Vogdes Diehn.

Executive Summary

The first target of SDG 11 states, “By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.”

Unfortunately, we are way off track to meet this target, with 3 billion people – nearly 40% of the world’s population – set to be living in inadequate housing by 2030. And this is a conservative estimate, with the World Bank’s Adequate Housing Index suggesting that 1.26-2.8 billion people are already living in inadequate housing.

Housing often falls between the cracks in conversations and decisions about sustainable development. A safe, resilient home is critical for the wellbeing of all people, but in particular for women and children, who typically spend more time at home and are fourteen times more likely to die in a disaster.

Given the above – and the wealth of knowledge and experience gained since the drafting of the SDGs on how to increase access to safe, adequate, resilient housing for all – it is imperative that all relevant stakeholders–ranging from governments to multilaterals to donors, academics and civil society – come together to chart a course for a post-2030 agenda that centers the provision of safe, resilient housing as a focal point of the global development and climate agendas.

Build Change and partners are advocating for the UN to make housing its own SDG as we believe that this will best address the needs of a growing population which is increasingly living in inadequate housing. However, it’s possible that housing simply needs to become a larger part of other SDGs. This paper serves as the start of a conversation to address what we believe to be a number of issues that require more attention in the SDGs, including:

1. Strengthen the inclusion of the global qualitative housing deficit into frameworks.
2. Integrate rural housing needs alongside urbanization challenges.
3. Improve data collection of, and support to slums, informal settlements, and inadequate housing.
4. Create targets to capture and reduce homelessness and displacement.
5. Draw awareness to the co-benefits of housing.

This white paper serves as a call to action not just to the UN, but also to UN member states, subnational governments, funders and philanthropists, think tanks, practitioners, and advocates to drive policy and investment towards housing in an impactful and targeted manner to serve the most vulnerable populations now and beyond 2030.

1. Introduction

Housing is at the heart of sustainable development - as a critical pillar for safety, resilience, and growth for families globally. And yet, progress along housing-related targets in the SDGs continues to stall, meaning that the world has not done enough to support the 3 billion people estimated to live in inadequate housing by 2030.

As the culmination of the SDGs approaches and the global community explores how the future development agendas address a host of challenges affecting urbanization, climate and informality in 2030 and beyond, **housing should be its own SDG**. Housing has critical impacts on various aspects of human well-being and sustainable development, thereby meriting a specific and targeted sectoral approach in the post-2030 agenda.

In *Let's Make Housing Its Own SDG: Reframing the Post-2030 Agenda*, Build Change delivers a call to action for governments, practitioners and leaders across sectors to better address the central role of housing in global sustainable development frameworks. Through improved policy agendas, the global community can accelerate resources and programs to support those living in vulnerable housing and ultimately better advance poverty reduction and development outcomes.

2. Housing and the SDGs

Overview of the Current State of SDGs and Housing

The 2030 Agenda for Sustainable Development, adopted in 2015 by UN Member States, provides a plan for advancing global development, codified by the 17 Sustainable Development Goals.¹ These goals, which outline key actions on people, planet and prosperity, seek to eradicate global poverty as the biggest global challenge, and establish 17 goals and 169 targets to measure and chart progress along these objectives.

The creation of SDG 11, Sustainable Cities and Communities, emerged largely from the increasing understanding of how urbanization plays a central role in quality of life.² While a groundbreaking and important step forward, the progress along SDG 11 is off target - the majority of SDG 11 targets will not be accomplished “without major shifts in policy and investment.”³ And SDG 11, which focuses primarily on city and urbanization, misses the critical importance of housing which ultimately gets lost as a subcategory of cities.

¹ United Nations. [The 17 Goals](#)

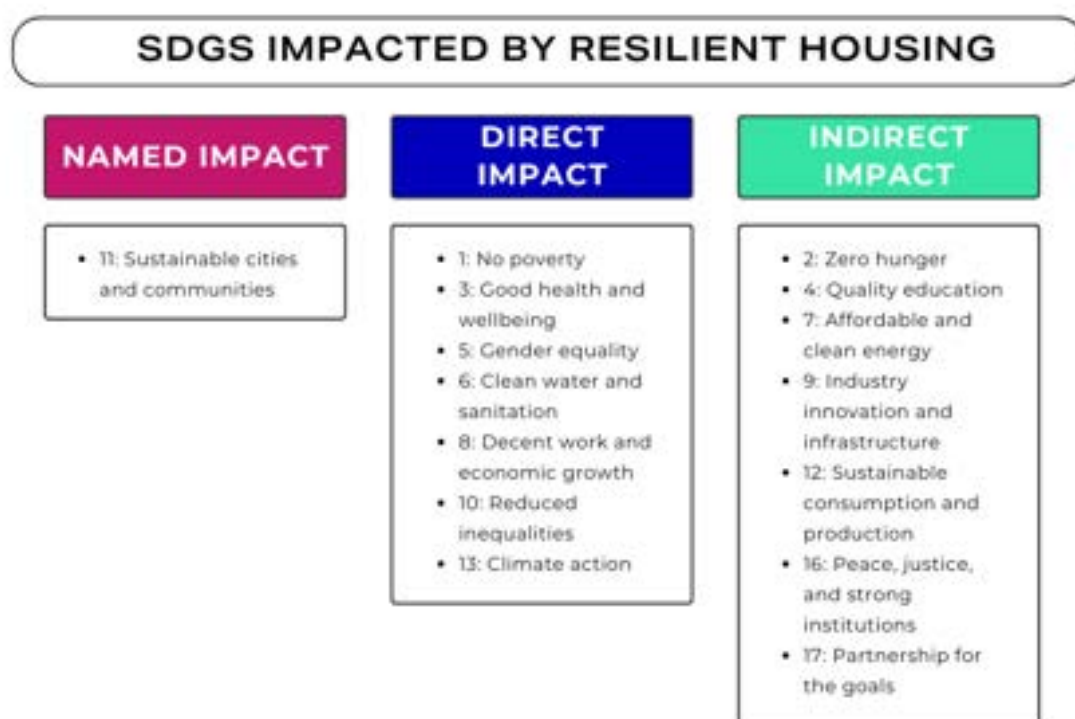
² UN-Habitat (2023). [Rescuing SDG 11 for a Resilient Urban Planet](#). Nairobi, Kenya

³ UN-Habitat (2023). [Rescuing SDG 11 for a Resilient Urban Planet](#). Nairobi, Kenya

Of the 169 SDG targets, only one directly addresses access to housing, Target 11.1: “By 2030, ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums.” Progress along this indicator has so far stagnated,⁴ with nearly 25% of the urban population living in slum or slum-like conditions.⁵ Despite the single target addressing housing, accomplishment of the full scope of Sustainable Development Goals is not possible without access to resilient housing (see Figure 1).

UN-Habitat notes that the stagnation of Target 11.1 can be attributed in part to the urban-rural divide, climate-driven inequalities, as well as the impact of conflict on urban areas.⁶ As climate hazards increase in intensity and frequency, coupled with rising housing affordability concerns, these issues are magnified and worsened in the housing sector.

Figure 1: SDGs Impacted by Resilient Housing



⁴ United Nations. [The Sustainable Development Goals Report 2024](#). (2024)

⁵ United Nations. [Goal 11: Make cities and human settlements inclusive, safe, resilient and sustainable](#).

⁶ UN-Habitat (2023). [Rescuing SDG 11 for a Resilient Urban Planet](#). Nairobi, Kenya

Meeting Global Housing Needs

More than 1.6 billion people⁷– over 268 million households⁸– are affected by housing inadequacy. The number of urban residents and those living in informal housing continues to rise, meaning that significant investment and implementation is required to meet the increasing needs.

The global housing sector does not receive adequate resources to meet the needs posed by an increasingly vulnerable population. Globally, US \$3 to 4 trillion is needed annually to achieve adequate housing for all.⁹ Global investment mechanisms are falling well short of that. With post-disaster spending on housing repairs far exceeding the cost of improving existing housing before a disaster,¹⁰ each disaster widens the investment gap.

By amplifying the centrality of housing to other aspects of sustainable development through the creation of a dedicated SDG and increasing public awareness of housing's investment deficit, the global community can bridge the investment gap through increased financing, global policy frameworks, and program development to support vulnerable communities.

3. Strengthening Sustainable Development through Improved Housing

Housing is a cornerstone of sustainable development, and provides the ultimate protection for families. In addition, housing has major implications to achieve global needs on safety, economic growth, social development, and sustainability and resilience.

Safety, Health and Well-Being

Resilient housing provides protection against hazards, including earthquakes, windstorms, extreme heat, and wildfire, among others. As such, housing is fundamental to reducing casualties and loss of property amidst increasingly frequent and severe disasters. In the

⁷ UN-Habitat (2023). [Rescuing SDG 11 for a Resilient Urban Planet](#). Nairobi, Kenya.

⁸ Behr, D. et al. (2021) [Introducing the Adequate Housing Index \(AHI\): A New Approach to Estimate the Adequate Housing Deficit within and across Emerging Economies](#). *World Bank Policy Research Working Paper 9830*.

⁹ UN-Habitat (2023). [Unlocking the Potential of Cities: Financing Sustainable Urban Development](#). Nairobi, Kenya.

¹⁰ Build Change (2022). [The Cost of Improving Vulnerable Housing: Recommendations for Investments in Housing Resilience from an Analysis of Global Project Data](#). Denver, CO.

last 25 years, disasters caused by hazards have resulted in 1.3 million fatalities.¹¹ Access to adequate housing can avoid over 700,000 deaths annually.¹²

Inadequate housing can also contribute to health problems due to poor ventilation and

lack of access to clean water and sanitation services. Through access to resilient housing, globally, life expectancy could rise up to 4%, adding 2.4 years of life on average.¹³ It also has notable co-benefits on improving mental health; a recent evaluation of a program in Bangladesh aimed at upgrading flooring from mud to concrete reported that the housing improvements resulted in “unexpected changes” to overall quality of life, in particular for women in the focus groups, who reported spending less time cleaning floors and being concerned about pest-related and theft-related home invasions.¹⁴

Figure 2: The Resilient Housing Wheel



Economic Growth

From both macro- and microeconomic perspectives, resilient housing can be a driving force for economic growth and stability. Recent research has demonstrated that equitable access to adequate housing in informal settlements can generate a direct impact of as much as 10.5% economic growth at the national level.¹⁵

Housing can also strengthen and stimulate local economies. Homes represent between 50% and 90% of families' assets,¹⁶ and are often passed from generation to generation as a tangible investment. It also drives business to the local construction sector: on average,

¹¹ World Bank. [Global Program for Resilient Housing](#).

¹² Frediani, A.A.; Cociña, C.; and Roche, J.M. [Improving Housing in Informal Settlements: Assessing the Impacts in Human Development](#). Habitat for Humanity International (2023)

¹³ Frediani, A.A.; Cociña, C.; and Roche, J.M. [Improving Housing in Informal Settlements: Assessing the Impacts in Human Development](#). Habitat for Humanity International (2023)

¹⁴ Webb, S. and Weinstein Sheffield, E. (2021). [Mindful Sheltering](#), Oxford: Oxford Brookes University & CARE International UK.

¹⁵ Frediani, A.A.; Cociña, C.; and Roche, J.M. [Improving Housing in Informal Settlements: Assessing the Impacts in Human Development](#). Habitat for Humanity International (2023)

¹⁶ World Bank. [Housing Policies that Save \(and Improve\) Lives, Protect Assets and Shield Economies](#).

five jobs are created per housing unit built,¹⁷ and when homeowners are leading the resilient housing decision-making process, they typically purchase materials from local suppliers and procure local labor.¹⁸ Additionally, many homeowners, and women in particular, run home-based businesses, demonstrating that housing can have broad-reaching impacts in a local community's economic development.

Climate Sustainability and Resilience

Housing can be both a climate adaptation and mitigation solution. Housing can protect people during windstorms, wildfire, flood, and extreme heat, among other climate hazards. By 2030, 40% of the world will be living in vulnerable housing,¹⁹ and as such, access to resilient housing can fundamentally save and improve lives in the midst of rising temperatures and climate-related disasters. On the other hand, inadequate housing can exacerbate existing inequities, worsening heat or vulnerability to storms and further contributing to the climate crisis.

Housing can also be a frontline solution to combat the climate crisis through mitigation efforts. The world will need 2 billion new homes in the next 80 years.²⁰ alone,²¹ and since

Improving existing housing can save 4.8 gigatons of carbon emissions.

housing contributes to at least 17 percent of global energy-related carbon emissions,²² combining these efforts with green building standards in new residential construction can make a significant difference in achieving carbon reduction goals.

Gender Equity

Resilient housing can be gender transformative: housing can contribute significantly to reducing structural inequalities and historical barriers that limit women from achieving sustainable development.

¹⁷ World Bank. [Housing Policies that Save \(and Improve\) Lives, Protect Assets and Shield Economies](#).

¹⁸ Build Change (2021). [The Build Change Guide to Resilient Housing: An Essential Handbook for Governments and Practitioners](#). Denver, CO.

¹⁹ <https://unhabitat.org/topic/housing>

²⁰ Smith, Sean (March 2, 2018). [The World Needs to Build More than Two Billion New Homes Over the Next 80 Years](#). *World Economic Forum Agenda*.

²¹ Build Change (2023). [Saving Embodied Carbon through Strengthening Existing Housing](#).

²² United Nations Environment Programme (2024). [Global Status Report for Buildings and Construction: Beyond foundations: Mainstreaming sustainable solutions to cut emissions from the buildings sector](#). Nairobi, Kenya.

Housing strengthens health and education outcomes of women and girls, all of which are critical needs to achieve economic empowerment for women. Housing is a key social determinant of health, reducing the incidence of conditions such as asthma or cardiovascular disease, while also providing mental health benefits afforded by safe and reliable shelter. This allows women to pursue economic interests without the burdens of illness or care for sick relatives. Housing also provides a place for children and adults alike to learn. In India, a correlation was observed between housing rights and a greater financial investment in girls' education,²³ signaling that reliable tenure may incentivize resources towards girls' education.

It has long been known that women and men experience disasters differently. Following the 2004 Indian Ocean tsunami, up to four times as many women died as men.²⁴ Globally, studies have shown that women are fourteen times more likely to die in a disaster as men, an inequality that is compounded by the fact that disasters are more likely to affect the poor,²⁵ which makes women in the developing world particularly vulnerable. Without disaster-resilient housing, women are likely to have pre-disaster inequalities exacerbated, as they may be unable to access needed aid and be burdened with an increased household workload.

Ownership of a house can strengthen a woman's access to finance, as a house signifies a demonstrable economic asset.

Ownership of a house can strengthen a woman's access to finance, as a house signifies a demonstrable economic asset. However, 40 percent of global economies limit women's property rights.²⁶ Women also need access to the financial mechanisms that allow them to purchase and strengthen a home following a disaster. Worldwide, women are less likely to have access to a bank account or to take out a mortgage - statistics from Central America have shown that a mere 6% of women in the region have taken out a mortgage.²⁷ And yet, housing microfinance represents an important opportunity to level the gender gap in home ownership, and lenders regularly report that these products are paid back more reliably than other products in their portfolios.²⁸

²³ CARE International UK (2018) [Gender and Shelter: Good Programming Guidelines](#).

²⁴ Aglionby, John (26 March 2005). [Four times as many women died in tsunami](#). *The Guardian*.

²⁵ DeCapua, Joe (16 October 2013). [Natural Disasters Worsen Poverty](#). *Voice of America*.

²⁶ Arekapudi, N. and Nayda L. Almodóvar-Reteguis. (24 February 2020). [Women's property rights are the key to economic development](#). *World Bank Blogs*.

²⁷ Arekapudi, N. and Nayda L. Almodóvar-Reteguis. (24 February 2020). [Women's property rights are the key to economic development](#). *World Bank Blogs*.

²⁸ [Housing microfinance can help poor people build better homes](#) (18 Jul 2019). *The Economist*.

4. A Framework for Housing as an SDGs

The creation of a Sustainable Development Goal focused specifically on housing would use the work that has already been done to catalyze a roadmap for resilient housing and drive forward critical policy and investments for resilient housing.

Enhancing Measurement and Accountability

Designating a housing-specific SDG would allow for specific targets and indicators related to housing quality, availability, and affordability. For example, current global indicators around housing focus on the quantitative housing deficit, that is, the amount of housing that does not exist or is unusable, compared to the number of families that require housing.

However, significantly fewer methodological frameworks address the qualitative housing deficit, which refers to the amount of existing housing that is structurally deficient, lacks basic habitability requirements such as access to services (water, sanitation, and electricity), or is otherwise of inadequate quality.²⁹ Addressing both challenges are necessary to meet the housing needs posed by a global population.

Reliable, expanded indicators around housing would enhance measurement and accountability. The only indicator that explicitly addresses housing is SDG Indicator 11.1.1: The proportion of urban population living in slums, informal settlements or inadequate housing.³⁰ Data collection for this indicator is dependent on national-level census and survey data, which often has different definitions of what is included in definitions of inadequate housing.³¹ Widely, there is little consensus globally on what constitutes a slum, informal settlement, or inadequate housing; while UN-Habitat has provided a definition, there is wide variability amongst global practitioners and other measurement frameworks. Indicator 11.1.1 also does not include any measurement frameworks for rural populations, missing an integral component of measuring housing vulnerability.

²⁹ Build Change (2021). [The Build Change Guide to Resilient Housing: An Essential Handbook for Governments and Practitioners](#). Denver, CO.

³⁰ *Goal 11*. [SDG Indicators Metadata Repository](#).

³¹ Deprez et al. (2021). [Impact Evaluation of UN-Habitat's Approach to Adequate Affordable Housing and Poverty Reduction 2008-2019](#). Nairobi, Kenya.

Driving Financing and Global Policy Frameworks

A dedicated SDG for housing would ensure that housing-related issues receive the attention they deserve in policy-making and resource allocation, leading to more effective and targeted interventions.

The World Bank, arguably the largest donor to resilient housing initiatives, invests US \$923 million annually, on average, towards resilient housing.³² But with gaps in the trillions, this is not sufficient to meet the needs of a growing population.

A dedicated SDG for housing would ensure that housing-related issues receive the attention they deserve in policy-making and resource allocation, leading to more effective and targeted interventions.

The SDG framework unlocks both funding and financing mechanisms from the public and private sector - sovereign SDG bonds, green bonds, and impact investments, among others. SDGs can help align investment priorities with national development agendas and frameworks, and coordinate financing goals across multilateral development banks and donor agencies.

In addition to contributing to the other SDGs, housing forms an important part of other global action agendas including the Sendai Framework for Disaster Risk Reduction, the Paris Agreement for Climate Change, and the New Urban Agenda, among others. And while these agendas have gained prominence over the past several years, housing continues to be a secondary issue or addressed indirectly, despite the increasing need.

By approaching housing as an entry point to sustainable development policy, global agendas would be necessarily reframed to an individual and household-level lens. Housing can be transformational to strengthening gender equity, climate and sustainability outcomes, health and sanitation, improving education, and reducing poverty, among other global needs. Empowering individual households is crucial for achieving global

An SDG that directly addresses housing would also drive policy agendas towards providing adequate housing for all.

development goals, as it ensures that local innovations and sustainable practices drive progress from the grassroots level, ultimately creating a more equitable and resilient world.

³² World Bank. [Housing Policies that Save \(and Improve\) Lives, Protect Assets and Shield Economies](#).

Recommendations

With just over five years until the 2030 Agenda is set to end, the time is now to integrate recommendations on housing and sustainable development improvements into the discussion on the future of the Sustainable Development Goals. Tangible changes that can be included in the next iteration of a housing-related SDG include:

- 1. Strengthen the inclusion of the global qualitative housing deficit into SDG frameworks.** Resilient housing is not addressed in the current framework, and by explicitly addressing qualitative housing gaps, further attention can be given to improving existing housing in addition to the new construction needs posed by a growing urban population.
- 2. Integrate rural housing needs alongside urbanization challenges.** The current SDG framework places housing under *SDG 11: Sustainable Cities and Communities* (“Make cities and human settlements inclusive, safe, resilient and sustainable”). Globally, 43% of the world lives in rural areas,³³ and although urban populations are projected to rise, the needs of rural inhabitants cannot be overlooked.
- 3. Improve data collection of, and support to slums, informal settlements, and inadequate housing.** The UN notes that current SDG Target 11.1 analyses are dependent on national-level census data and survey data on slums, informal settlements and inadequate housing. Although significant work has been done to define and differentiate between these forms of housing inadequacy, there are inadequate tools and insufficient capacity in many countries to capture this data according to the current definitions. Capacity building, expanded definitions, and clearer guidance would improve the understanding of global housing challenges.
- 4. Create targets to capture and reduce homelessness and displacement.** Current frameworks do not address homelessness in any significant way, despite the fact that well over 100 million people worldwide are experiencing homelessness. In addition, targets addressing forced displacement in the SDGs are limited to discussions around rule of law and migration, and no targets exist in the SDGs to measure disaster displacement. There is a gap in the methodology: although the movement of people is addressed, their displacement-related housing needs are not captured.

³³ World Bank. [Rural Population \(% of total population\)](#).

5. **Draw awareness to the co-benefits of housing.** Housing has massive co-benefits in terms of health, safety, gender equity, education, climate action, and economic growth, and by relegating housing to a single target within the SDG Agenda, the transformative power of housing is not fully recognized. A housing SDG could use the home as a starting point to advance many of these outcomes.

By making housing its own SDG, the global community can address these critical issues facing global sustainable development.