

INFORMAL HOUSING DEFINITION COMMON TERM

Informal housing in IHA member countries is defined by deviations from the laws and regulatory frameworks that govern formal access and use of land and buildings. Informal housing shares one or more of the following characteristics:

- *Located at the urban periphery (non-buildable or risk areas).*
- *Self-designed and self-built with local materials.*
- *Does not fully conform to building and land use standards.*
- *Poorly serviced by infrastructure networks and public services.*
- *Financed out of family/group savings and/or loans from informal lenders.*
- *Incrementally improved by the occupant over a long period of time.*
- *Lacks legal title and often subject to insecurity of tenure.*