Informal Housing in the Global North

Exploring Practices, Actors and Processes in a Transforming Housing System

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1 Introduction

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1 Introduction

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Introduction

Over the last decade, housing informalities in the so-called Global North have gradually gained recognition as an important research topic and urban phenomenon. Their increased visibility, in particular, has sparked public debates in mainstream media, announcing the return of shanty towns to affluent parts of Europe – often framed as a migrant-related or "historic" phenomenon. A prominent example cited in this context is the "Calais Jungle," a makeshift settlement established by migrants and refugees attempting to cross the border between France and the United Kingdom in 2015, which housed as many as 10,000 inhabitants at its peak. The settlement's stark visual characteristics, associated with poverty, and in sharp contrast to relatively affluent local neighbourhoods, can be considered to have had a two-fold effect. On one hand, the issue of basic shelter entered public discourse in a more obvious way than through the more long-term processes of housing expulsion in major European cities. On the other hand, popular understandings of informal housing processes were further obscured by discourses reinforcing long-criticised associations between informality, specific built form such as shantytowns (McFarlane & Waibel, 2012), and migration. In this reading, informality is once again framed as exceptional, transitory and "external" (Haid & Hilbrandt, 2019), effectively opposed to formality and therefore opposed to imagined visions of an orderly "Northern" city.

However, at odds with these simplifications, more rigorous investigations into housing informality in the North have followed. While drawing on the theoretically advanced debates from Africa, Asia and Latin America (Bayat, 2000; Roy & AlSayyad, 2004), as well as studies acknowledging the prevalence of various informal urban phenomena in Northern cities (Mukhija & Loukaitou-Sideris, 2014), recent research on housing informality contributes to the discourse through a significant number of empirical studies. These studies have continued to grapple with the limitations and inherent binary of formal-informal terminology (see, for instance, McFarlane & Waibel, 2012; Marx & Kelling, 2019; Acuto et al., 2019), revealing the significant diversity of informal housing phenomena, which are shaped differently across various local cultural, legal and economic contexts

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(Chiodelli, 2021). A brief review of these cases illustrates the diverse ways in which housing informalities can unfold. The examples encompass phenomena marked by distinct visual qualities associated with self-build processes, as well as those that develop more or less undisturbed within the built environment typically associated with formal housing systems. A selection of such cases includes tent encampments, self-built settlements (Finnigan, 2021), and peripheral land subdivisions (Reyes et al., 2024) in the USA, squatting in public housing in Italy (Esposito, 2022), housing in allotment gardens in Germany (Hilbrandt, 2021), various forms of backyard extensions and space conversions (Ferm et al., 2021; Mendez & Quastel, 2015; Kelling, 2024), boat housing (Galuszka, 2024), co-living experiences in UK (Heath, 2021), informal rental practices in Australia (Gurran et al., 2021; Nasreen & Ruming, 2021) as well as informal housing access strategies in New York and Bergamo (Usman et al., 2024; Dotsey & Ambrosini, 2025). Similarly, various forms of short-term rentals (Colomb & de Souza, 2024), temporary and micro-living arrangements, to some extent sanctioned by deregulatory planning systems, are increasingly regarded as representing the informalisation of the housing market from above (Ferreri & Sanyal, 2024).

Given the diverse focus of these studies, efforts have been made to systematise and generalise the debate. These efforts capture the main theoretical orientations in discussions of informality (Chiodelli et al., 2024), typify housing phenomena according to their spatial characteristics (Herbert et al., 2024) and examine their relative frequency, mode of production and visibility in the public sphere (Harris, 2018). They also explore the relationality between public sector approaches and the development of informal housing (Chiodelli et al., 2021; Durst & Wegmann, 2017).

The debates mentioned above vary not only in terms of typology or analytical category but also in their focus on issues of power, legality, roles of the state and the market, housing precarity, exclusion and marginalisation.

While, from one perspective, this multi-layered approach highlights the challenges of clearly delimiting the boundaries of the debate, the diversity of approaches to informality also underscores its potential as a heuristic device for investigating broader urban phenomena. Here, informality emerges as a cross-cutting concept that serves as a site for critical analysis (Banks et al., 2020), viable across geographic boundaries (Tuvikene et al., 2017; Grashoff, 2020; Galuszka, 2022). In other words, the study of informality, even if focusing on a particular issue such as housing, also provides an opportunity to examine broader societal mechanisms that shape contemporary urban life and unfold across structural factors and everyday agency (Lombard, 2019).

This volume takes a similar approach, presenting studies from four continents, characterised by a variety of social, spatial and legal contexts. This broad perspective and focus on dissimilar cases (Robinson, 2011) seeks to provide insights not only from different geographical locations but also from different intellectual traditions, encompassing Anglophone, Francophone and non-European contexts and various methodological approaches, including insights across academia and practice. This includes cases from Berlin, Paris, Oxford and Naples as well as insights from Sydney, Hong Kong and Johannesburg. The two latter cities do not

represent the geographically perceived "North" (a term that is itself an epistemic construct rather than a fixed category). The Hong Kong case (see Chapter 3), however, offers a glimpse of one of the world's richest and highly developed cities, which suffers from housing shortages and socio-economic disparities reminiscent of those of major European or North American metropolises. The Johannesburg case (see Chapter 8) provides insights into a once relatively affluent and formally planned neighbourhood that has undergone a trajectory of informalisation and subsequent efforts to re-formalise it, representing another common trajectory in large cities around the world. Though contextually distinct in many ways, particularly in terms of the scale and visibility of informal phenomena, it serves as a mirror case study, shedding light on informal practices that resonate across geographical boundaries, in terms of relationships between the power of on-the-ground local actors and at-the-top formal structures.

While all these cases may differ in many aspects, several commonalities emerge in terms of the issues, processes and theoretical considerations they reveal. These components are framed around four key principles, which resonate with previous discussions in the field and the contributions of the authors in this volume. In particular, the debate laid out in the volume confirms the interpretation of informality as both local (Haid & Hilbrandt, 2019) and widespread, heavily shaped by state and market operations (Chiodelli et al., 2024; Ferreri & Sanyal, 2024) and intensifying alongside the housing crisis (Potts, 2020). Finally, it focuses on the question of agency embedded in everyday and decentralised informal housing practices (Shrestha et al., 2021; Lombard, 2019; Chiodelli et al., 2024). This focus, oftentimes overlooked in contemporary studies of housing informality beyond the South, at once acknowledges the importance of structural factors in influencing the spread of informal solutions and completes the picture of how contemporary housing systems in the North are constantly reinterpreted and co-produced by their users.

Guided by these four key principles, this volume examines various manifestations of housing informality. Through this seemingly niche focus, it aims to shed light on the broader processes of transformation affecting contemporary cities in the Global North and beyond.

Housing informalities as a local, permanent and widespread feature of housing systems

Firstly, this volume recognises that various forms of housing informality in the North are locally embedded, permanent and ubiquitous features of the housing system rather than external, imported or transitional phenomena.

When discussing the localised nature of informalities, a historical perspective is often adopted to illustrate the now largely invisible origins of specific urban areas. In most cases, these phenomena reflect a compelling rationale – whether in the Global North or South (Adegun, 2020) – that rapid urbanisation is a key factor behind large-scale and uncontrolled urban expansion. For instance, suburban shantytowns of the nineteenth and twentieth centuries emerged both in major cities

across Europe and North America, including Rome, Paris, London, Vienna and Montreal (Harris, 1999; Chiodelli et al., 2024), as well as in less known but rapidly urbanising cities such as Łódź in Poland (Zysiak, 2014).

While these scholarly examples illustrate that informality was prevalent in Europe and North America in the past, they could also be easily misinterpreted as proof that housing informality is confined to a specific developmental phase and is, therefore, merely transitional. Although this assumption reflects the process of gradually eliminating shantytowns from the urban landscapes of many Northern cities, it offers limited insight into the broader trajectories of informality. As Harris (2018) argues, informal housing tends to spread latently until it becomes overt, prompting authorities to act. In the wealthiest states of the North, where shanty towns proliferated, various forms of public social housing programmes were indeed implemented. However, the pathways of these processes differed across contexts. For example, in Paris, persistent efforts to eradicate self-built settlements (Aguilera, 2016) and develop large housing estates for low-income population (now forming the *banlieues*) dominated the housing agenda. Conversely, in Vienna, many sub-urban self-built settlements underwent gradual consolidation through a blend of approaches that also allowed individuals to formalise their dwellings (Hauer & Kramer, 2023).

While such examples may suggest the "end" of informal housing in these cities, they do not rule out the possibility that informal practices have gone from widespread and visible to latent and invisible. This shift complicates our understanding of the scale of informal housing phenomena, including contemporary manifestations, regularisation modalities and potential rebirth as market driven but rebranded housing formats like various micro-housing and short-term rental models. Addressing these issues has emerged as one of the major research gaps in contemporary housing studies, translating into a growing interest in investigating and challenging precarity as the new norm (Harris & Nowicki, 2018). Recent work has also examined this issue from the perspective of informality, documenting the existence of large, hidden housing markets thriving in contemporary cities (Gurran et al., 2021). These markets often flourish within built environments perceived as entirely formal. They manifest through transformations such as backyard extensions, basement adaptations or flat subdivisions, the characteristics of which make reliable quantitative estimates of their scale difficult. Some data, such as that documenting the proliferation of backyard dwellings in California, reveal that while the annual growth of formal housing stock between 1990 and 2010 was estimated at 1.3%, informal units accounted for an additional 0.4% (Wegmann & Mawhorter, 2017). Many formats that exist in a grey area between legality and illegality, shifting across the formal-informal spectrum – depending on the legal and policy environment at any given time – are excluded from such estimates. Formal rules and laws, in this context, are susceptible to interpretation, idiosyncratic and open-ended (Roy, 2009). In this sense, legality represents an inherently unstable feature of urban development (Caldeira, 2017) (changes in law, rather than static legal definitions, provide a more fruitful analytical lens to examine the dynamic inter-play between legality, formality and informality). Visible or semi-visible informal

phenomena that attract the most public attention (Lombard, 2019) appear to be on the rise. However, these phenomena may be quantitatively smaller compared to hidden housing practices, which draw far less public attention. Such practices are either tacitly ignored in the policy environment, gradually recognised as legally acceptable or, less commonly, subjected to effective regulation and oversight.

Several chapters in this collection explore this issue, illustrating that what surfaces in public discourses as informal often thrives within housing formats historically perceived as entirely formal. Indeed, the archetypes of what is considered formal housing, including private ownership, frequently perpetuate different forms of informal practices, regardless of public sector approaches to that problematic. For example, as discussed by Kingsley and Lam in a chapter focused on Hong Kong (see Chapter 3), private landlords facilitate the subdivision of properties to create substandard micro-flats, supported by, until recently, the laissez-faire approach of the public sector. Similarly, as Elsner and colleagues document in the Berlin case study (see Chapter 9), head tenants benefit from rent caps and legal protections. However, systemic loopholes enable them to engage in semi-formal subletting practices to supplement their incomes.

As Kelling (2024) argues, these often-hidden phenomena epitomise the inseparability of formality and informality. Formal rules, in this interpretation, serve as prescriptions for what individuals should do. However, in practice, these prescriptions are not always known or adhered to. While formal rules may shape behaviour in certain contexts, they can become irrelevant in the face of dominant social practices. Informality, therefore, represents precisely such practices that complement, contest or renegotiate formal rules, functioning as a "structuring feature of everyday life" (Kelling, 2024: 425). What is more, as McFarlane and Vasudevan (2014) note, the below-the-radar practices of everyday life do not merely facilitate the functioning of formal realms; they may, in fact, be more significant than formal structures themselves. With this focus, the interpretation of informal housing practices emerges in a transversal manner through various processes, including real-estate operations, changing patterns of labour, mobility and migration, rising digital economies and land shortages, amidst the evolving spatial configurations of cities. Thus, in line with the interpretation of informality adopted in this volume, what is conventionally regarded as marginal informal practices may, in fact, exist within a majority of housing formats across all strata of society, manifesting in diverse ways and serving heterogeneous interests.

In practical terms, as the cases in this volume illustrate, such housing practices rarely align entirely with formal or informal categories. They remain well-recognised social facts, include widespread phenomena but are difficult to quantify and, for that matter, fully regulate or, in some cases, even be intended for regulation by the public sector.

Informal housing on the rise amidst an intensifying housing crisis

The second principle reflected in this collection is that in the wake of an intensifying housing crisis, informal housing practices are on the rise. However, while

encompassing a vast array of precarious housing formats, informality is traceable across all income levels.

The implications of the housing crisis are straightforward – the decline in affordable options within the formal market pushes individuals to rely on informal solutions that are often precarious, substandard and volatile (Potts, 2020). For instance, as discussed in Espositio's and Véniat's chapters (see Chapters 6 and 7) on squatting practices in housing estates in Naples and informal settlements around Paris, respectively, financial or legal marginalisation mobilises insurgent housing practices (Holston, 2009). However, it is important to note that while informality in these cases results from imposed structural conditions, it may also represent a part of longer-term housing strategies, whereby access to formally sanctioned housing is achieved through acts of struggle and spatial appropriation such as squatting of vacant buildings. Such struggles may, in specific instances, be formative in how we interpret questions of rights and obligations in the contemporary city (Vasudevan, 2015).

While the sharp increase in the visibility of the most precarious forms of informality, including rough sleeping, tent settlements or shanty towns, may be attributed to new patterns of forced migration (Chiodelli et al., 2024), and, as El-Kayed's chapter shows (see Chapter 5), access to housing is generally more difficult for refugees, the broader issue of housing informality is certainly not limited to new arrivals in Northern cities. On the one hand, the experience of housing struggles in the most "affluent" cities has become so commonplace that it transcends solely marginalised groups and is shared, albeit with varying intensity, by those who previously could expect to secure a permanent and comfortable home with relative ease. This issue inevitably permeates everyday life, becoming a form of shared generational experience. For instance, as discussed in the Berlin case study by Elsner et al. (see Chapter 9), the likelihood of securing an individual rental contract in attractive parts of the city has become so low that formal channels for finding accommodation are increasingly being replaced by informal social networks. Similarly, the expectation of finding a decent home is increasingly being replaced by the acceptance of substandard options in spatial, social and financial terms, as long as these options offer more or less permanent housing in a desired location.

On the other hand, these types of informal practices do not exist in a vacuum, nor are they adapted solely by those seeking housing. Property owners and head tenants are equally implicated in these processes – most typically when those with power, knowledge and resources exploit financial opportunities arising from their assets (ownership, permanent contract) by informally converting and renting spaces at prices that do not align with the standards offered. In addition to owners, intermediaries such as middle- or street-level bureaucrats, immigration officers, housing administrators, informal brokers but also profit-seeking private companies appear to play an important role in mediating access to housing opportunities. This is documented, for instance, in a mirror chapter by Mkhize (see Chapter 8), which presents the daily practices of property caretakers within an improvement district in Hillbrow, Johannesburg; El-Kayed's account of refugee housing pathways in Germany (see Chapter 5); and Kingsley and Lam's inquiry into the role of

architects and building professionals in Hong Kong (see Chapter 3). However, as highlighted by the two former cases, exploitative practices are also accompanied by acts of solidarity that enable access to housing markets that are otherwise sealed off by state regulatory mechanisms and border regimes. In this sense, informality is intensified in the face of the housing crisis, but in some cases, it helps to overcome the shortcomings created by the formal housing system. In others, it is abused by those who have access to assets, power and knowledge.

Finally, some scholarship suggests that informality among the affluent is not limited to accepting or facilitating informal uses of their property. It also includes improving their living conditions through not-yet-codified solutions, such as luxurious basement developments (Burrows et al., 2022) or leveraging deregulated provisions, for instance, backyard extensions in London (Galuszka & Wilk-Pham, 2022). In other cases, informality involves facilitating access to land and construction processes that circumvent legal procedures (Chiodelli, 2019; Vieda Martinez, 2024) or exploiting legal grey areas, aiming at the extraction of assets (Kusiak, 2019). When additionally considering the role of digital economies and short-term rentals as a new form of landlordism, the focus of the study of informality, as suggested by Ferreri and Sanyal (2024), shifts beyond the realm of poverty. These issues are also highlighted in the discussion on informal housing practices in Sydney, Berlin and Hong Kong in this volume (see Chapter 2, 9 and 3), including an example of informal subdivision and renting businesses facilitated by formally operating, large-scale commercial organisations in the latter. However, further investigation into these issues remains necessary, and the informality of the rich remains an important research gap in current debates on housing in the Global North.

Informal housing in a conjuncture between state and market action

The third principle applied in this collection is that informality does not operate independently of the state; rather, the state is implicated in the production of informality (Roy & AlSayyad, 2004; Chiodelli et al., 2021), working in conjunction with market-driven logics of housing delivery. These dynamics are manifest in the rise of new forms of landlordism and rent exploitation. The roles of the state are highly diverse and can be categorised into three main policy approaches: tighter regulation, toleration/non-enforcement and deregulation (Chiodelli et al., 2021; Durst & Wegmann, 2017). Importantly, even though these approaches may represent dominant trends in specific contexts, they can also co-exist, as public sector actors embody diverse agendas within a single institutional setting (Galuszka, 2024; Hilbrandt, 2019).

If a commonality can be identified across different Northern contexts, it lies in the stronger connections between the state and the market. This is particularly evident in contexts where deregulation remains the dominant approach. Authorities in such contexts may lower construction standards to stimulate housing delivery by the market. This may involve allowing specific constructions to proceed without planning permissions. Such is the case with the conversion

of building uses in the UK, which often results in precarious conditions (Ferm et al., 2021). Even though conversions are technically legal, their monitoring is often inadequate, and on-the-ground implementation blurs the boundary between formal routines and informal practices (Galuszka & Wilk-Pham, 2022; Kelling, 2024). This phenomenon, referred to as informalisation from above, may also occur without physical intervention in space (Ferreri & Senyal, 2024). Instead, it operates through flexible housing logics, in which regulatory grey areas – such as those found in platform-based rental practices – enable opportunities for rent extraction.

The toleration or non-enforcement approach positions state action and inaction (Chiodelli et al., 2024) as strong determinants in how housing processes unfold. This is well illustrated by recurring "amnesties" in Italy and Greece, which account for millions of housing units (Chiodelli et al., 2021; Burgel & Darques, 2024). In these cases, the state retroactively legitimises forms of housing that it had previously ignored, but which were built in an informal way, often in violation of official regulations. On the one hand, this legitimisation reflects culturally accepted practices, such as self-made extensions that create additional floors for household or rental purposes. On the other hand, it conveniently shifts the responsibility for housing provision onto individuals while maintaining the state's role as regulator of the housing system. Thus, even the passivity by state actors regarding specific informal practices significantly influences the evolution of housing practices in local contexts. This dynamic is evident in the Hong Kong case from this volume (see Chapter 3), which documents past permissiveness towards the creation of substandard subdivided units, coinciding with the public sector's prerogative to enable housing access for all. Yet, it also points to the fact that on the ground level, there always exist intermediary actors who, for better or worse – and in conjuncture with various interests – take on this broker/negotiator role in regulating informal relationships. The Hong Kong case illustrates that such roles may be taken by professionals such as architects or building contractors entitled to evaluate the quality of adaptations of specific flats. Meanwhile, the Johannesburg case (see Chapter 8) challenges us to see property caretakers as some of the non-state actors who behave like state actors – street-level bureaucrats – and reinterpret broader market and state agendas to address complex contextual challenges and achieve property management goals.

In more regulated contexts, such as Germany or Austria, various solutions (like rent caps) or oversight of short-term rentals (including Airbnb) are being proactively implemented to control disruptors to affordable housing systems. Furthermore, in regulatory contexts that have traditionally been progressive in facilitating access to affordable housing, widespread civil society campaigns remain visible and relatively influential in the face of a growing housing crisis. These campaigns focus, for example, on housing rights and support the creation of new housing opportunities, as exemplified by initiatives like "Registration for All" and "Right to the City" in Berlin. However, even within these contexts, and in line with the second principle of the volume outlined earlier, the general decline in the provision of social housing has created a situation of scarcity, allowing market

players and property owners to prioritise profit maximisation. For example, in Berlin and Vienna, the risk of eviction is widespread and perpetuated by landlords using illegal tactics to expel renters (Beran & Nuissl, 2024; Musil et al., 2024). The regulatory instruments designed to protect those with limited access to housing are never all-embracing. Grey areas and legal loopholes still exist and are exploited by actors at different levels. In cases such as the one in Berlin (see Chapter 9), informal practices, while theoretically hidden, become mainstream and are *de facto* implemented as solutions to the housing crisis, although all too often they turn out to be precarious and volatile.

Informality as a space of co-production of the housing system

Finally, this volume considers the matters of power and agency embedded in informal housing practices. Unlike in the context of Southern debates, informal housing practices in affluent cities of the North are rarely discussed in terms of their potential to challenge dominant developmental norms. In particular, the impacts of prolonged, decentralised and ordinary action (Bayat, 2000; Holston, 2009) are far less documented (Devlin, 2018; Lombard, 2019; Schiller & Raco, 2021) than the role of organised social movements advocating for housing rights (Madden & Marcuse, 2016).

This relative lack of attention is not surprising, given the validity of the second and third principles discussed in this chapter. Similarly, the reduction in the availability of housing – linked to the impact of market and state (in)action – affects those with low incomes the most, hence experiences of exclusion remain central to this debate. While the chapters in this volume clearly document the validity of these principles, they also illustrate that informal practices are in constant interaction with the structural factors shaping them. This interaction can involve acts of contestation against norms, like direct spatial appropriation and homemaking in precarious contexts, as discussed in the chapters focused on Paris and Naples (see Chapters 6 and 7). Yet, such interaction is not limited to overt confrontations with regulatory regimes. Given the widespread nature of informal action and its visibility across various income groups, this volume also considers the possibility that while informal housing practices are shaped by structural conditions, they also reinterpret on-the-ground housing realities in subtle yet persistent and continuous ways.

In this sense, this volume attempts to bridge scales between the structural perspective and the everyday perspective (Lombard, 2019; Appelhans & Schramm, 2023). The incremental adjustments of housing uses by decentralised actors, explored throughout the volume, demonstrate that people's actions lead to a constant reinterpretation of what is deemed acceptable. These reinterpretations are shaped by small-scale adaptations to legal and social norms. This framing, in turn, challenges notions of static Northern cities, calling for an understanding of their hybrid, unstructured (Roy, 2015; Schiller & Raco, 2021) and co-productive nature, as it unfolds through the everyday use of spaces by ordinary people (Brenner & Schmid, 2015; Hilbrandt, 2021).

This focus informs the structuring of this volume's content along the sub-themes of *encroachment*, *solidarities*, *struggles and appropriation* and *gatekeeping*. While these categories are by no means exhaustive, mutually exclusive or permanent, they serve to illustrate the ways in which everyday adaptations of informal housing unfold and interact with imposed structural conditions. Simultaneously, they highlight diversity of manifestations of informal action which evades analysis from a macro-structural perspective.

Encroachment

Encroachment is a term most often used in the context of the more visible proliferation of self-made settlements and extensions, as discussed, for example, in work focusing on Cairo, which describes the gradual expansion of housing forms initiated by residents (see Bayat, 2000). In this volume, the cases of Sydney and Hong Kong (see Chapters 2 and 3) illustrate a similar phenomenon, albeit realised within the confines of one's own property rather than unfolding in public sphere. They document the initiatives of owners who engage in spatial transformations of houses through the construction of accessory dwelling units (ADUs) and subdivisions, respectively. While these transformations respond to market needs, they often result in low-quality developments that are sometimes more affordable than the formal housing but remain overpriced when accounting for their size, quality and lack of security of tenure. These solutions are not only perpetuated by digital economies and new rental mechanisms, but they also benefit from legal loopholes and deregulating building codes. As discussed in the Sydney case (see Chapter 2) and as observed in other contexts – including the UK and California or Canada (Ferm et al., 2021, Galuszka & Wilk-Pham, 2022; Wegmann & Mawhorter, 2017; Buckley & Brauen, 2023) – authorities have pursued policies that permit housing unit extensions and conversions of uses as a way of addressing housing backlogs. Consequently, alongside spatial encroachment facilitated by people, there is a shift of phenomena along the continuum of informality and formality through their legal recognition or prohibition. Yet, unlike what was originally discussed in the context of the encroachment of the poor into the public sphere by Bayat (2000), these shifts may occur through changes in the nature of accommodation usage (for instance, by permitting short-term rentals) and serve the interests of commercial entities (Ferreri & Sanyal, 2024). These shifts do not always imply deregulation; in some instances, tighter regulations limiting spatial encroachment by property owners are actually sought by community-based movements and associated professional actors.

Solidarities

The section on solidarities provides examples from Oxford, UK and German cities (see Chapters 4 and 5) that illustrate how certain informal housing practices are underpinned by acts of solidarity or support based on social networks and kinship relationships. While these factors are commonly discussed in literature

on bottom-up, community-based housing strategies in the Global South, their reflection in debates on informal housing in the Global North is rarely considered, albeit mirrored in discussions concerning value-based, counter-hegemonic and progressive social movements advocating for universal housing access and rights. Nevertheless, as suggested by Chiodelli, Maslova and Vasudevan (2024, p. 5) "informality is linked to making of spaces of autonomy where ordinary practices and rules are suspended or reshaped thus allowing for the emergence of unconventional forms of coexistence and interaction". Examples in this volume indeed illustrate that decentralised and loosely organised networks based on solidarity are relevant to how housing access is shaped for certain groups. For instance, the contribution by El-Kayed (see Chapter 5) shows that refugees' access to housing in German cities is influenced by social networks and the ability to establish rapport with bureaucrats or local brokers who can facilitate entry into the rental market. These findings resonate with the importance of short-term hosting strategies and social networks for accessing housing in Berlin as presented in Elsner et al.'s contribution (see Chapter 9). However, such processes are fraught with ambiguities and, as illustrated in the gatekeeping section (see Part IV), are often exploited by those in power to extract money and advantages from individuals deprived of information and rights. The Oxford case (see Chapter 4) focuses on the phenomenon of boat housing, exploring the underpinning principles of community solidarity and support. On the one hand, these principles are essential in addressing resource scarcity associated with this housing modality. On the other hand, solidarities unfold as an intangible matter of belonging to a community of shared values that people moving to boats perceive as missing in the formal housing market. The ability to forge these shared values through informal practices fosters agency, enabling ad-hoc community action that increases social acceptance of this housing format and, in some cases, translates into temporary or permanent rights to remain on waterways. While the boating community is not immune to market pressures, informal practices help to challenge the commodification logics dominating mainstream housing solutions.

Struggles and appropriation

The section on struggles and appropriation focuses on communities deprived of basic rights and access to resources. However, rather than illustrating practices that operate entirely *beyond the state*, it documents the more complex housing pathways that reflect individuals' expectations of integrating into the formal housing market and engaging in insurgent forms of activity in the struggle for rights (Holston, 2009).

Facing marginalisation and restrictive regulatory mechanisms, these processes, by necessity, incorporate tactics of resistance and spatial appropriation. Squatting activities that clearly contravene specific regulations also serve to initiate dialogue with public sector legal frameworks, as discussed in both the cases of Naples and Paris (see Chapters 6 and 7). For example, tactics such as self-reporting to

authorities make communities visible to the state, sometimes enabling access to official resources, but at other times placing them at risk of removal by authorities.

At the same time, precarious communities often remain inconspicuous to avoid conflict with formal housing neighbours, while at a household level, they engage in homemaking practices, adapting uninhabitable spaces through improvised materialism (Vasudevan, 2015) and circularity. The cases discussed in this section demonstrate that, while structural and legal frameworks push certain groups into informal situations, individuals exercise their agency through everyday tactics to navigate the challenges associated with their precarious living conditions.

Gatekeeping

The gatekeeping section combines experiences from Johannesburg and Berlin (see Chapters 8 and 9). Although seemingly positioned in very different contexts, the role of building caretakers in Ekhaya, a residential city improvement district in Hillbrow, inner-city Johannesburg, highlights the informal and discretionary power that emerges from the position of a broker or gatekeeper in specific institutional settings (Koster & van Leynseele, 2018). This finding resonates with the role of Berlin head tenants, who informally or semi-formally rent out their spaces and operate in a grey zone between prescribed formal frameworks and the everyday realities of specific housing modality. Notwithstanding the vastly different regulatory contexts between Johannesburg and Berlin, the two cases exhibit important similarities and confirm the potential of studying informality as a site for critical analysis of seemingly very distinct realities (Tuvikene et al., 2017; Banks et al., 2020; Galuszka, 2022). Hillbrow's housing market is loosely regulated and driven by economic gain, while actors in Berlin operate within a comparatively regulated housing system. Yet, both cases illustrate how informal housing practices, though arising from structural conditions, shape the functioning of specific housing modalities. These informal practices exploit formal power and legal loopholes, highlighting that issues of agency are shaped by bottom-up relationalities between people equally often as within interactions between the state, markets and city dwellers.

By bringing together these diverse cases, this volume seeks to contribute to the ongoing discussion about the transformation of the housing system in the so-called North. Taking informal housing as a starting point, it demonstrates that this system remains in constant flux, far from being static in the way housing is produced, utilised and transformed. Informal means are used selectively by a variety of actors involved in these processes – both those representing formal agendas and regulatory mechanisms, and those attempting to claim their right to the city from the bottom-up.

In this sense, the study of informality – or, more precisely, the ways in which informal features are inscribed in seemingly formal realms – offers openings for understanding the contemporary city beyond inscribed epistemic, geographical and disciplinary boundaries.

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