

India's statement at the Second Session of the Open-Ended Working Group on Adequate Housing for All, 22–23 October 2025

India conveys its appreciation to the Co-Chairs for the comprehensive and well-structured set of proposed recommendations addressing the four thematic areas of Informal Settlements, Social Housing, Housing Finance, and Tenure Security, which together provide a coherent framework to accelerate progress towards the goal of adequate housing for all.

India broadly supports the proposed draft recommendations and shares the view that housing policies must be inclusive, locally adaptable, and integrated with urban planning and livelihood strategies. In this regard, India wishes to submit the following observations for consideration of the Working Group:

(a) Informal Settlements:

India underscores the importance of adopting a twin-track approach of upgradation and prevention, as reflected in the draft recommendations. The experience of in-situ slum redevelopment and beneficiary-led construction under the Pradhan Mantri Awas Yojana (Urban)- Housing For All Mission demonstrates that community participation, tenure recognition, and access to basic services are critical to sustainable transformation of informal settlements.

(b) Social Housing:

India supports the emphasis on public–private–community partnerships and diversified financing for social housing. It is suggested that the recommendations further highlight the role of incremental housing and cooperative models that enable low-income households to build progressively, aligned with local capacities and affordability.

(c) Housing Finance:

India welcomes the focus on integrating land governance, financial inclusion, and housing finance systems. Strengthening microfinance and credit-linked subsidy mechanisms can significantly enhance access to affordable housing for low- and middle-income households.

(d) Tenure Security:

India concurs with the recognition of diverse tenure options and simplified, community-led mapping tools. Legal and administrative innovations — such as Property Cards and Geo-tagged Beneficiary Databases — have proved effective in extending security of tenure and enabling financial inclusion.

India also supports the proposal to adopt a roadmap for 2025–2029, ensuring an iterative process of consultation and refinement under successive sessions of the Working Group.

India's commitment to share its national experiences and technical expertise in the subsequent sessions and stands ready to contribute to the global discourse on advancing adequate housing for all, in the spirit of mutual learning and cooperation.

I, Thank You.
