

Second Session of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All

Agenda item 3. Consideration of the outcomes of the
preparatory intersessional meetings, including draft
recommendations

Informal Settlements



22 October 2025
Nairobi



Background

HSP/OEWG-H.2025/INF/4

INFORMAL SETTLEMENTS - Framing the discussion

- Housing Informality refers to the broad concept of housing development and occupation that occurs outside the formal legal, regulatory, and planning frameworks
- Housing informality emerges as a rational response to the failure of formal land and housing systems to provide access to adequate housing.
- Informal housing is characterized by:
 - Lack of legal documentation of land or rental tenure,
 - Non-compliance with building and planning regulations, and
 - Informal basic service provisions.

INFORMAL SETTLEMENTS - Framing the discussion

- Informal settlements are an agglomeration of informal housing leading to conditions that collectively affecting residents living in the area.
- Informal settlements offer economic opportunities, employment, and livelihood support. Their flexible construction practices, strong community networks, and adaptability to changes provide valuable insights for affordable housing solutions
- Informal Settlements may be characterized by:
 - High proportion of informal housing
 - Inadequate provision of infrastructure & services
 - Poor physical environmental living conditions,
 - High prices paid for necessities

INFORMAL SETTLEMENTS - Housing Informality Drivers

- **Lack of Affordable Housing:** Limited access to cost-effective housing options for low-income populations.
- **Rapid Urbanization & Population Growth:** Cities are expanding faster than infrastructure and housing supply.
- **Legal-Political Exclusion and Discrimination:** Barriers to land ownership, tenure security, and housing rights.
- **Migration & Displacement:** Movement due to conflict, climate change, or economic pressures
- **Weak urban governance:** particularly in land administration and urban planning making it difficult for individuals to obtain secure, legal titles
- **Lack of recognition of cultural and social practices.**
- **Commodification of Housing:** Housing is treated as an investment rather than a basic human need.

INFORMAL SETTLEMENTS – Global Patterns

- **Slums and informal settlements** represent the most acute manifestations of housing informality, where enforcement informality allows unregulated growth, resulting in severe access, equality, and health challenges.
- **Currently, 1.1 billion people live in urban slums and informal settlements**, with children accounting for an estimated 350 to 500 million of this population.
- This trend is **particularly pronounced in least developed countries**, where over 60% of urban dwellers live in informal settlements

UN Regions	Urban population living in slums or informal settlements (thousands)		Proportion of urban population living in slums or informal settlement (%)	
	2010	2022	2010	2022
<i>Sub-Saharan Africa</i>	174,946	265,385	57.3	53.6
<i>Central and Southern Asia</i>	302,697	334,418	51.7	42.9
<i>Eastern and South-Eastern Asia</i>	326,680	362,630	28.8	24.8
<i>Latin America and the Caribbean</i>	102,279	93,416	21.8	16.9
<i>Western Asia and Northern Africa</i>	65,881	61,727	25.2	17.8
<i>Oceania</i>	362	358	15.5	12.2
<i>Northern America and Europe</i>	7,651	5,759	0.9	0.7
<i>Australia and New Zealand</i>	16	8	0.1	0.0
World	980,512	1,123,702	27.3	24.8
Landlocked Developing Countries	55,425	73,828	50.4	46.6
Least Developed Countries	159,657	244,383	63.9	60.9
Small-Islands Developing States	7,569	8,923	20.1	19.9

Source: UN-Habitat, SDG 11.1

INFORMAL SETTLEMENTS – Trends in informal settlements interventions

➤ **In-Situ Upgrading**

Upgrading infrastructure, enhancing housing quality, and addressing other issues like land tenure.

➤ **Integrated urban Development Policy and Legislation**

Comprehensive approaches that combine housing, transportation, environment, services, and social inclusion.

➤ **Community-led approaches**

Communities as central actors in planning and implementation

➤ **Site-and-services**

It encourages incremental self-construction in a structured urban layout

➤ **Housing improvement**

Housing improvement acts as a catalyst for social inclusion, economic empowerment, and long-term urban resilience.

➤ **Relocation and resettlement**

While resettlement can provide better-built homes, it may lead to social and economic disruption, including loss of livelihood, weakened community ties, and reduced access to city services.

➤ **Eviction and clearance**

Involves the forced removal and demolition of informal settlements and is acknowledged as unsustainable and counterproductive.

Proposed Recommendations

HSP/OEWG-H.2025/2
HSP/OEWG-H.2025/INF/4

Proposed Recommendations on Informal Settlements

1. An upgrading and transformation of informal settlements

Dual strategy of upgrading individual homes and reforming legal, planning, and service systems, supported by reliable data, inclusive governance, and integrated urban development frameworks.

2. Adequate and affordable housing solutions as alternatives to informal settlements

Expand affordable housing options through inclusive, multi-sector strategies that leverage public, private, and community-led resources to meet the diverse needs of low-income households and curb the growth of informal settlements.

3. Enablers for a twin-track approach to informal settlements: upgrading and creating alternatives

A consistent twin-track approach—combining informal settlement upgrading with the creation of alternatives—requires reliable data, inclusive governance, sustained political commitment, and accessible financing to enable equitable, context-specific, and resilient urban development.

Proposed Recommendations on Informal Settlements

1. Upgrading and transformation of informal settlements

- Provide improved infrastructure and basic services to informal settlements. (par. 18)
- Institutionalize support for incremental, self-help, and community-led housing upgrading. (par. 19)
- Enable tenure security and land readjustment interventions. (par. 20)
- Enact legal frameworks to integrate flexible zoning, land, and planning systems in informal settlements. (par. 21)

Proposed Recommendations on Informal Settlements

2. Facilitate Access to Adequate and affordable housing solutions as alternatives to informal settlements

- Increase affordable housing options by leveraging public and private sector resources, as well as community-led and self-help initiatives. (par. 22)
- Increase the supply of affordable, serviced,5, and well-located land for housing through sound land management and spatial planning. (par. 23)
- Implement integrated housing and urban policies that foster inclusive and compact urban growth and prevent the proliferation of underserved and informal peripheries. (par. 24)

Proposed Recommendations on Informal Settlements

3. Enablers for a twin-track approach to informal settlements: upgrading and creating alternatives

- Develop data systems and strengthen localised knowledge of housing needs, income levels, and coping strategies to inform inclusive and context-specific housing policies and programmes and monitor the realisation of SDG 11. (par. 25)
- Embed community participation in the design, execution and oversight of housing and informal settlements' transformation initiatives. (par. 26)
- Establish multi-stakeholder efforts to transform informal settlements. (par. 27)
- Put in place long-term financing mechanisms to upgrade informal settlements, including land-based financing, community-managed funds and inclusive credit solutions for informal dwellers. (par. 28)

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