

Open-ended Intergovernmental Expert Working Group on Adequate Housing for All

Second Session

Nairobi, Kenya – 22-23 October 2025



Habitat for Humanity International's verbal Statements to the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All, OEWG-H2

Agenda Item 3: Consideration of the outcome of the preparatory intersessional meetings including draft recommendations

Social Housing: HFHI reactions to the proposed recommendations

Honorable co-chairs, Excellencies,

Habitat for Humanity International is the largest international NGO focused on housing, with a presence in over 60 countries. For almost 50 years, we have partnered with member states and UN-Habitat in the shared goal of ensuring everyone has a decent place to call home.

We commend the expert and intersessional process that led into today's meeting and the set of peer-reviewed thematic background documents, in which we were honored to participate actively.

Upon reviewing the final draft recommendations, we welcome:

- The effort to elevate the profile of social housing as a critical and diverse avenue for housing provision, particularly as governments' role in housing policy is strengthened to address the unprecedented global housing crisis.
- The clear positioning of housing at the center of welfare support ecosystems, which includes incorporation of resident voices, recognizing its role as a foundation for social protection and human development.

We would also like to raise a suggestion, regarding:

- The definition of “social housing” as it is currently stated in the extended version of the recommendations, which is more narrowly focused on public housing — which is planned, maintained and governed by the government – may risk limiting its global applicability. We stress the importance of a broad definition of social housing, with diverse development, management, and ownership modalities, including community-led and non-profit approaches.

We stand ready to support these efforts, specifically through:

- Habitat for Humanity’s on the ground innovative projects such as:
 - o Social rental models in Latin America and the social rental agency approach being implemented by Habitat for Humanity Poland specifically.
 - o Plus, Habitat for Humanity’s “Empty spaces to home” project, an initiative to repurpose vacant properties into affordable, energy-efficient housing, being implemented in 50 European cities.
- Finally, we are also in the process of developing an expanded Global Housing Continuum framework to promote consistent global language and understanding of the full spectrum of adequate housing needs and solutions, that can support multiple definitions being developed through the OEWG process, and as a contribution to the global understanding of what we mean when we talk about housing.

We look forward to continuing our contributions to the recommendations as they are finalized. Thank you.

Informal Settlements and Tenure Security: HFHI reactions to the proposed recommendations

Honorable co-chairs, Excellencies,

As previously stated, Habitat for Humanity is a global housing organization, working with communities in nearly 60 countries. Tenure Security and Informal settlements are key areas of our work, be it through direct home construction or improvements, water and sanitation provision, housing microfinance, or through national and local advocacy. Through our previous Solid Ground advocacy campaign, our network engaged in changing policies and systems that prevented access to secure tenure. This four-year campaign (2016-2020), which committed to influencing land policies and systems, resulted in more than 12.4 million people with increased access to safe and secure land in over 40 countries around the world.

More recently, we launched the Home Equals campaign – focused on increasing equitable access to adequate housing in informal settlements with tenure security a key thematic focus – currently operating being implemented in 45 countries. Since launching in 2023, we have seen 63 policy changes impact nearly 8 million people, which is great progress towards our goal of reaching 15 million people by 2028.

We commend the robust intersessional process and the set of peer-reviewed thematic background documents, in which we were honored to participate actively. We look forward to continuing our engagement, as recommendations get refined and validated.

We celebrate member states contributions today, and especially support:

- Costa Rica's support to privilege to in situ upgrading, and empowering local governments
- Poland's engagement to develop rental legal frameworks that support both parties
- Colombia's reminder that informal housing represents substantial patrimony for many families, and the mention insurance schemes specific for informal settlements facing climate risks
- Germany's stress in the fact that relocation should be a measure of last resort, and its support to strengthen the role of civil society organizations
- France's note that informal settlement upgrading investments should not be encouraged where climate risks cannot be mitigated.

Upon reviewing the final draft recommendations, we welcome:

- Two-tiered approach of the recommendations in informal settlements, that acknowledge that upgrading existing settlements is the topmost priority and recognize the need of preventing the formation of new informal settlements by generating viable alternatives to them (especially in countries with high urbanization rates).
- Efforts towards an improved operational definition of informal settlements, that recognizes the urban scale beyond informal housing, and that may facilitate innovative monitoring and measurement approaches.

We would like to alert the OEWG regarding the following point:

- The full implementation of Resolution 2/7 on adequate housing is incomplete without proper attention given to Resolution 2/2 on informal settlements. Let us be reminded that informal settlements are housing, housing that is not adequate but is available and affordable. As such, welcome the proposed inclusion of resolution 2/2 into this process of the OEWG.
- While the recommendations acknowledge a range of tenure types beyond ownership, the extended recommendations still lean towards formal titling. There is need to ensure flexible legal frameworks, so communities are not forced into inappropriate titling models.

Finally, we stand ready to support these efforts, specifically:

- Home Equals, our global advocacy campaign, which aims at transforming national-level policies and systems that ensure access to adequate housing in slums and informal settlements around the world. Since its launch in 2023, we have seen 63 policy changes that have impacted nearly 8 million people --great progress towards our goal of reaching 15 million people by 2028.

We offer our continued partnership in these processes. Thank you.

Housing Finance: HFHI reactions to the proposed recommendations

Honorable co-chairs, Excellencies,

We welcome the inclusion of Housing Finance as a priority issue addressed in the OEWG process with Member States. The Terwilliger Center for Innovation in Shelter, a unit of Habitat for Humanity International, specifically works on issues of housing finance, working to expand low-income families' access innovative housing products, services and financing.

Since launching at Habitat III, Habitat's Terwilliger Center has helped over **45.2 million people** access improved housing solutions; worked with over 100 financial institutions to unlock **US\$10.1 billion** in affordable housing capital; and catalyzed **US\$161.4 million** in new business for firms serving low-income segments.

We commend the intersessional process and the set of peer-reviewed thematic background documents, in which we were honored to participate actively. We look forward to continuing our engagement as recommendations get refined and validated.

We celebrate member states contributions today, and especially support:

- France's statement highlighting the importance of ensuring that ODA flows for housing are clearer and more legible, as will be mentioned in the forthcoming COP30 Belem appeal for buildings and climate.
- Germany's support for a stronger emphasis on private and community-based funding including through ODA funding, in order to enhance impact in this sector.
- Colombia's promotion increasing availability of finance to various tenure types, including shared housing and other alternative, associative and self-managed schemes.
- Japan's willingness to provide technical assistance and further support to housing policy as a component of their ODA for housing related investments.

Upon reviewing the final draft recommendations, we welcome:

- the recognition that land is a critical enabler of housing finance, ensuring that land policies and financial systems work together to unlock affordability.
- The incorporation of three key finance flows—private, public, and international—into the recommendations, with an accurate emphasis on private finance across household, construction, and capital markets.
- The recommendation to strengthen data systems to improve understanding of both formal and informal housing markets, acknowledging their interdependence and the need for integrated solutions.

We would also like to raise concern regarding:

- The limited discussion of trade-offs between financial instruments, such as subsidies for individuals versus subsidies to expand market systems, which can have significant implications for equity and efficiency.
- The risk of perverse incentives in housing finance mechanisms, including investments in climate-vulnerable areas or the financialization of housing, which can undermine affordability and resilience.

Finally, we stand ready to support global efforts towards increasing access to housing finance, specifically through:

- Habitat for Humanity's MicroBuild Fund, a housing microfinance vehicle, which has disbursed \$230 million across 62 institutions in 33 countries, catalyzing more than \$1 billion to grow housing portfolios. Over the past decade, MicroBuild has proven that housing products are profitable and low-risk for microfinance institutions, shifting market perceptions. Habitat for Humanity is leveraging this success to propel the next phase of this transformative initiative as it works with financial institutions, investors and policy makers on financial solutions for housing demand and supply.
- Finally, we also offer evidence and tools to this process, including our comprehensive 10-year analysis of international development flows, including a novel tool that leverages AI technology to track housing-related foreign aid flows in the OECD's Creditor Reporting System.

Thank you.