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Item 3 of the provisional agenda*

Consideration of the outcomes of the preparatory intersessional meetings, including draft recommendations

Proposed recommendations on tenure security for housing**

Note by the secretariat

1. Based on the discussions held at the first session of the Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All, tenure security was designated as a priority topic and included by the Co-Chairs of the Working Group in the Roadmap of their presidency, developed following their appointment in December 2024. Pursuant to this decision, an Expert Group Meeting was convened on 11 June 2025, with the participation of 45 technical experts, to identify the principal challenges and trends in tenure security and formulate draft recommendations. Two Intersessional Meetings were subsequently organized on 25 June 2025 and brought together 126 participants, who undertook a review of the background documentation, provided substantive inputs and contributed to the refinement and validation of the draft recommendations. The process ensured broad representation, encompassing both technical expertise and institutional perspectives.

I. Background

A. Tenure security as a cornerstone of the global housing agenda

2. Secure tenure is a crucial component of adequate housing, affirmed in Article 25 of the Universal Declaration of Human Rights (UDHR), Article 11.1 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) and corresponding General Comment No. 4 on the Right to Adequate Housing. The 2016 New Urban Agenda (NUA) calls on Member States to prevent forced evictions, guarantee tenure security – especially for residents of informal settlements – and integrate all forms of tenure (formal, informal, customary and communal) into land-use planning, while also upholding the ecological and social function of land as a guiding principle. This principle recognises that land is not primary an economic asset, but fulfils ecological functions, such as supporting biodiversity, resilience and sustainable use of resources, and social functions, promoting access for all, social cohesion and collective wellbeing of communities.

3. Recognized and secured housing and land rights, whether supported by a registered property title, legally recognized customary rights, collective arrangements, rental agreements or other forms of tenure, empower households to make incremental housing upgrades, access financial resources, claim basic services and invest in their neighbourhoods. Conversely, tenure insecurity contributes to

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perpetrating the cycle of poverty, instability and exposure to speculative land markets. The lack of secure land rights further exposes residents to the constant threat of forced eviction, exclusion from basic services and social marginalization – obstacles that undermine efforts to invest in adequate housing, access housing finance and create resilient communities. Women, minorities, displaced populations, the poor and other vulnerable categories such as youth are particularly disadvantaged.

4. Security of tenure is not only a fundamental pillar of the right to adequate housing, directly affecting living conditions, but is also closely linked to people's overall sense of safety and protection. Tenure insecurity undermines health and wellbeing, as the constant threat of eviction or housing loss contributes to chronic stress, anxiety, poor sanitation and overcrowding conditions closely linked to physical illness and mental health challenges. Globally, these risks are rising, particularly for marginalized populations, as tenure insecurity erodes the stability, dignity and protection that secure housing should provide.

B. Global perspective on tenure insecurity

5. The global housing crisis has reached unprecedented proportions: some 2.8 billion people now lack safe, secure and adequate shelter. This is particularly evident in rapidly expanding cities in developing countries, where informal settlements sprawl without formal recognition, planning and adequate services. Rapid urbanization, climate-change pressures and weak legal and institutional frameworks compound these challenges.

6. Tenure arrangements are very diverse, depending on the local contexts. Roughly less than half of adults globally consider themselves owners of their land or house.[1] A significant share – around one-third – live on property owned by relatives, while close to one in six are renters. Another 8 to 10 per cent rely on other forms of tenure, including customary, collective or informal arrangements. Formal recognition of land and property rights through legal documentation remains limited and deeply unequal. While the 2025 SDGs report[2] reveals that approximately two-thirds of the population (66 per cent) consider themselves to have tenure security over land and housing, only 43 per cent of adults possess formal tenure documents. This diversity illustrates the importance of encompassing a range of tenure types beyond formal ownership in housing and land policies.

7. The disparity is even more pronounced in low- and middle-income countries, where just 28 per cent of the population has documented land rights. In Least Developed Countries (LDCs), this figure drops further to 19 per cent, in stark contrast to 82 per cent in high-income countries.[3] In sub-Saharan Africa, the figure is alarmingly low at just 15 per cent, with those living in poverty and rural communities being disproportionately affected; about 70 per cent of land and housing is held under customary tenure yet remains undocumented.[4]

8. Significant disparities exist across socio-economic groups and by gender. Although women represent about half of those who say they feel secure in their land tenure and protected from eviction, only 24 per cent of women hold legal land documentation, accounting for just 3 in 10 of all officially documented landholders.

9. Systemic discrimination and exclusion exacerbate these vulnerabilities. Women, Indigenous peoples, ethnic minorities, migrants and other marginalized groups often face legal or customary barriers to ownership and inheritance of housing, land and properties. Even where progressive legal frameworks exist, entrenched biases and weak enforcement undermines the enjoyment of housing and property rights. In some contexts, women's access to properties is still mediated by male relatives, despite constitutional guarantees of equality.

10. Land reforms, urban expansion and redevelopment are among the most impactful factors shaping tenure security patterns. Urban development and gentrification can lead to widespread displacement of low-income residents when adequate safeguards are not in place. As areas are redeveloped or commercialized, housing becomes unaffordable, and long-term residents are forced out. These processes often occur with minimal safeguards, such as tenant protections or rent

[1] Prindex (2024). Global Security of Property Rights: The 2nd PRINDEX Assessment of Perceived Tenure Security for Land and Housing Property from 108 Countries. Global Land Alliance & Overseas Development Institute.

[2] United Nations (2025). The Sustainable Development Goals Report 2025.

[3] UN-Habitat, Global Land Tool Network (GLTN) (2025). GLTN Briefing Paper 2025-1: Monitoring Tenure Security: Insights from SDG 1.4.2, Global Trends, Gender Disparities, and Policy Implications.

[4] Chimhowu, A. (2019). The 'New' African Customary Land Tenure. Characteristic, Features and Policy Implications of a New Paradigm. *Land Use Policy, 81,* 897-903.

stabilization measures, causing redevelopment to disproportionately affect low-income renters and informal dwellers.

11. Large-scale land acquisitions, also referred to as land grabbing, are another growing concern. Driven by state or private actors seeking investment opportunities, these acquisitions are executed without the Free, Prior, and Informed Consent (FPIC) of affected communities. The result is the loss of homes, displacement, and the disruption of livelihoods.

12. Tenure insecurity is compounded by the effects of climate change – such as desertification, sea level rise, drought and water scarcity or floods – which trigger large-scale displacement and forced migration. Although data on human mobility related to environmental degradation, climate change, and disasters remain fragmented, converging national trends and global projections point to alarming scenarios of climate-induced displacement.[5] Estimates indicate that by 2050 climate change could push up to 216 million people to internal displacement.[6] As of the end of 2024, approximately 9.8 million people were living in internal displacement because they had been forced to flee due to disasters and a staggering 45.8 million displacement events occurred due to disasters during that same year, both record highs since monitoring began in 2008.[7]

13. Conflicts and violence erode tenure security by causing large scale damage or destruction of housing, disrupting rule of law and land administration systems, and leading to the loss of land and property documentation. During the 14 year civil war in Syria, an estimated 328,000 homes were completely destroyed, while many others were so severely damaged that they are uninhabitable;[8] since the start of the war in Ukraine in February 2022, over 2 million homes or 10 per cent of the country's housing stock has been damaged or destroyed;[9] meanwhile in Gaza, roughly 292,000 housing units, 61.8 per cent of the total housing stock, have been destroyed since October 2023, displacing 1.9 million people.[10] Of the 83.4 million IDPs at the end of 2024 globally, 73.5 million were displaced by conflict and violence, and 20.1 million new internal displacements were recorded globally in 2024.[11] The destruction or manipulation of land records during conflict complicates restitution and reinforces exclusion, especially in contexts where documentation was already fragile or incomplete. These disruptions make it difficult for individuals and communities to reclaim their houses, lands and properties, assert legal claims or participate in rebuilding processes, thereby prolonging cycles of insecurity and marginalization.[12]

14. Even in stable contexts, land governance weaknesses and dysfunctional land and property administration undermine tenure security and affect the overall delivery of adequate housing. Fragmented legal systems, corruption, missing or inaccurate records, cumbersome and expensive property registration and transaction processes, dysfunctional justice and dispute resolution mechanisms and weak institutions affect the recognition and protection of tenure rights, making it difficult for people to prove and defend their claims. Without transparent, affordable land registration systems and accessible dispute resolution mechanisms, many remain vulnerable to dispossession.

15. Market-driven evictions are on the rise globally. When housing becomes a commodity rather than a human right, speculative investments inflate prices and push low-income groups out of formal markets. Privatization, driven by neoliberal policies, reduce public land supply and prioritize profit over equity. These dynamics compound market-driven evictions, particularly in high value areas, and deepen inequality. These dynamics also neglect the ecological and social function of land, thereby undermining sustainability and equity in cities

16. Finally, the lack of public participation and access to justice compounds these challenges. When communities are excluded from decision-making and denied legal support, they are powerless to challenge evictions, irregular land grabs and allocations or exclusionary policies.

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[5] UN-Habitat and Global Land Tool Network (2024). *Policy Directions: Housing, Land and Property Solutions to Resolve and Prevent Displacement.*

[6] World Bank (2021). *Groundswell Part 2: Acting on Internal Climate Migration.*

[7] Internal Displacement Monitoring Centre (2025). *Global Report on Internal Displacement (GRID).*

[8] UN-Habitat (2023). *Syria Country Profile.*

[9] UNHCR (2025). "*After three years of war, Ukrainians need peace and aid.*", 18 February 2025.

[10] UN Office for the Coordination of Humanitarian Affairs (2025). OCHA Humanitarian Situation Update #271 Gaza Strip, 11 March 2025.

[11] Internal Displacement Monitoring Centre (2025). *Global Report on Internal Displacement (GRID).*

[12] UN-Habitat and Global Land Tool Network (2024). *Durable Housing, Land and Property Solutions for Customary Displacement Contexts.*

17. Taken together, these threats reveal that adequate housing cannot be achieved without tenure security. Tenure insecurity is not merely a technical or legal problem, it is a deeply rooted issue of inequality and power. Addressing it requires a comprehensive, rights-based approach that combines legal reform, inclusive governance, institutional accountability and targeted protections for the most vulnerable.

1. Forced evictions: a persistent threat to housing rights worldwide

18. Despite global human rights frameworks condemning arbitrary displacement, forced evictions continue at a large scale, often occurring without due process, consultation or compensation. Forced evictions remain among the most visible and severe violations of tenure security. Whether carried out in the name of infrastructure development, urban beautification, neighbourhood redevelopment or investment, they often result in the denial of adequate housing which is often accompanied by associated long-term psychological, social and economic consequences.

19. Evictions – whether forced, unlawful or inadequately compensated – represent one of the most visible and devastating manifestations of tenure insecurity worldwide. Despite growing international recognition of the right to adequate housing, millions of people are evicted each year without due process, compensation or alternative accommodation. These evictions disproportionately affect those already in precarious living conditions, including informal settlers, low-income renters, women and displaced communities. In both high-income and developing countries, rental evictions are on the rise, driven by unaffordable rents, weak tenant protections and informal leasing arrangements.

20. Reliable and comparable data on forced evictions remains scarce. Most countries do not systematically track eviction cases, particularly in informal settlements or under customary tenure systems where removals frequently occur outside any legal framework. While evictions can be lawful, this requires adherence to due process: adequate notice, access to legal recourse and the provision of alternative accommodation where necessary.

21. Across the member countries of the Organisation for Economic Co-operation and Development (OECD), more than 2.4 million eviction proceedings are initiated annually, disproportionately impacting low-income and minority households.[13] In informal rental markets, which are prevalent in cities across Africa, Asia and Latin America, tenants are frequently evicted without notice, documentation or access to legal recourse, leaving them highly vulnerable to repeated displacement. These evictions often reflect deep power asymmetries, a lack of rent regulation and the absence of accessible mechanisms for dispute resolution.

22. Slum clearance remains one of the most widespread forms of forced eviction. Informal settlements are frequently targeted for demolition in the name of development or public order. Residents, lacking formal titles, are often evicted with little to no legal recourse, despite having lived in these areas for decades.

23. Forced evictions can also coincide with large-scale phenomena such as urban redevelopment or mega infrastructure projects. These displacements affect all regions, challenging housing rights in diverse development contexts. Infrastructure and mega-projects also drive mass displacement. Globally, an estimated 15+ million people are displaced each year by development-related projects[14] such as dams, urban infrastructure, mining or mega-events.

24. Further, evictions are often treated as isolated legal matters rather than structural failures in housing systems. Few jurisdictions have preventive tools such as mediation services, early warning systems or social safety nets that can resolve disputes before they escalate into forced removals. Without strong legal safeguards and accompanying implementation mechanisms, preventing forced evictions becomes nearly impossible, exposing vulnerable groups, especially residents of informal settlements, to the risk of displacement and forced evictions.

2. Structural tenure-related barriers to achieving adequate housing

25. Significant strides have been made in recognizing and protecting the diverse range of tenure rights in support of the realization of adequate housing for all. However, several interrelated challenges persist, hindering scalable implementation.

[13] OECD. (2024*). Indicator HC3.3. Evictions. OECD Affordable Housing Database*. OECD Directorate of Employment, Labour and Social Affairs – Social Policy Division.

[14] Cernea, M.M. (2016). Development-induced and conflict-induced IDPs: Bridging the research divide. *Forced Migration Review* (26), 25–27.

26. **Legal and institutional barriers**: Many jurisdictions still lack a unified legal framework that spans and protects the full continuum of tenure rights[15] – from freehold and leasehold to customary and informal claims. Fragmented mandates across land agencies, housing ministries and urban-planning bodies produce overlapping authority, procedural delays and enforcement gaps. Informal rental markets slip through these cracks, as without formal arrangements, eviction safeguards or rent control rules, low-income tenants are left unprotected and tenure-insecure. Eviction processes are often governed by overlapping or unclear legal frameworks. In many countries, housing ministries lack oversight over eviction enforcement, which may instead be handled by courts, local authorities or police without coordination. This fragmentation weakens accountability and prevents holistic solutions.

27. **Lack of recognition of legitimate tenure rights**: Across urban fringes, rural villages and Indigenous territories, millions depend on long-standing, community-endorsed landholding practices rooted in occupation, inheritance customs or collective stewardship, which fall outside statutory registration. Because these socially valid tenures remain invisible to official laws and planning processes, affected households are denied basic services, excluded from housing finance schemes and left without legal recourse against eviction, thereby exacerbating substandard living conditions. At both national and sub-national levels, development policies routinely ignore existing tenure patterns (formal, informal, customary, etc.) which can trigger forced evictions, underinvestment in informal settlements and piecemeal infrastructure that undermines housing adequacy, safety and affordability.

28. **Capacity and governance gaps**: Sub-national authorities, despite their pivotal role, often lack the technical expertise, institutional authority and budgets to formalize diverse tenure claims, mediate disputes or feed tenure data into planning processes. Institutional silos and overlapping mandates, including with national counterparts, only deepen coordination failures, stalling regulation and enforcement. Effective implementation of tenure security strategies depends on strong political will and multi-level governance that enables coordination between national, regional and local authorities, supported by clear mandates and sustained institutional commitment.

29. **Disproportionately affected marginalized groups**: Discriminatory customs, unequal inheritance rules and restricted decision-making exclude women, youth, Indigenous peoples and other vulnerable groups from realizing secure tenure. This systemic exclusion magnifies housing inequities and blocks the path to universal housing adequacy. Tenants, informal settlers and individuals without formal land titles are especially at risk. Many legal systems do not recognize socially legitimate forms of tenure or provide adequate safeguards for renters, leaving large populations vulnerable to displacement without due process or compensation.

30. **Data and monitoring gaps:** Outdated records, fragmented cadastral or land and housing registers and the absence of integrated, interoperable digital platforms deprive policymakers of reliable, disaggregated tenure data. This information gap impedes the identification of tenure-insecure hotspots, the design of targeted interventions and the monitoring of progress toward realizing tenure security for all, particularly in informal, peri urban, climate-vulnerable and Indigenous lands. Without robust tenure data, governments cannot identify where tenure insecurity persists or monitor progress toward SDG 1.4.2 on secure tenure rights.

31. **Awareness of housing and tenure rights:** Awareness of housing rights and tenure security remains limited among key stakeholders, from vulnerable households and local authorities to the judiciary, national policymakers, financial institutions and civil society. This widespread knowledge gap undermines eviction protections, stalls regularization programs and restricts access to essential services and housing finance, ultimately exposing millions to displacement, exploitation and substandard living conditions. Expanding civic education, paralegal networks and legal aid programs is essential to bridging this awareness gap.

C. Emerging positive global trends

32. Globally, policy and practice are shifting as governments and development partners embrace fit-for-purpose strategies that acknowledge the full continuum of tenure and housing rights. These strategies promote inclusivity, affordability and scalability, consequently strengthening housing security and resilience.

[15] Payne, G. and Durand-Lasserve, A. (2013). “Holding On: Security of Tenure – Types, Policies, Practices and Challenges”. Research Paper prepared for the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, Raquel Rolnik, to inform her Study on Security of Tenure.

1. Recognition of the continuum of land tenure and housing rights

33. Moving beyond title-only models, governments are increasingly formally recognizing a spectrum of tenure forms, including formal ownership, rental, customary, communal and informal rights. By validating long-term occupation, social acceptance or administrative claims, these approaches unlock households' ability to secure adequate housing: they gain lawful protection from eviction, access to basic services and the confidence to invest in incremental home improvements. Kenya's National Slum Upgrading Programme (KENSUP) with grassroots mapping by Slum Dwellers International (SDI), exemplifies this fit-for purpose strategy and is catalysing legal reforms that enshrine diverse tenure claims and drive inclusive, adequate shelter solutions.

2. Integration of tenure security in slum upgrading and infrastructure investments

34. Rather than treating tenure as an isolated legal formality, leading slum upgrading and infrastructure projects now integrate land and housing tenure regularization with improvements to water, sanitation, roads and public spaces. This integrated approach not only secures tenure rights but also drives communities toward truly adequate housing. Fostering community-led processes in the social production of habitat, where communities actively plan, develop and manage their housing and settlements, further strengthens tenure security and ensures that housing solutions are inclusive, sustainable and grounded in local priorities. In Medellin, Colombia, tenure regularization was embedded within mobility and infrastructure planning, and across Southeast Asia, Asian Coalition for Housing Rights (ACHR)'s community-managed upgrading integrated tenure security with resilient infrastructure. UN-Habitat's Participatory Slum Upgrading Programme (PSUP), alongside other upgrading interventions, also links service delivery and economic development to tenure security, thereby elevating both the quality and long-term sustainability of housing.

3. Gendered and inclusive approaches to tenure security

35. Adequate housing hinges on equity in land and shelter rights. Recognizing systemic barriers, countries are adopting gender-responsive land laws and programs that guarantee women, youth and marginalized groups secure tenure. Rwanda's Systematic Land Registration Program now lists over 80 per cent of parcels in women's names, directly improving their housing stability and investment capacity. Tools like the Global Land Tool Network's Gender Evaluation Criteria (GEC) and Social Tenure Domain Model (STDM) diagnose gender bias in land systems and captures gender, youth and context-specific disaggregated data, respectively, thereby ensuring that tenure reforms translate into genuinely adequate, inclusive homes for all.

4. Recognition and regulation of rental tenure

36. Rental tenures represent a core pillar of urban housing, especially for low-income and young households. By formalizing and regulating rental markets through tenancy credit scoring, lease mediation and dispute-resolution mechanisms, governments protect tenants from exploitation, stabilize rents and raise living conditions to adequate housing benchmarks. UN-Habitat's guidance on rental housing policies further integrates these protections into national housing strategies, treating rental as a legitimate form of tenure essential to broadening access to adequate shelter.

5. Tenure security in the context of displacement, climate change and fragility

37. In disaster- and conflict-affected areas, tenure models are being retooled to support resilient, adequate housing for displaced and at-risk communities. Post-conflict restitution programs restore displaced populations' legal claims, while climate-sensitive land use policies guide safe relocation, reconstruction and recovery. Secure tenure should be recognized as a foundational component of climate resilience, enabling at-risk communities to invest in adaptation, claim protection in relocation processes and maintain housing rights amid environmental change. In this context in particular the ecological function of land is inseparable from its social function: both must guide adaptation policies. Homelessness prevention must be a core objective of national housing strategies. In the Marawi, Philippines, post-disaster shelter initiatives embed tenure documentation into resettlement schemes; UN-Habitat's urban profiling and land-tenure assessments in Iraq, Somalia and South Sudan lay the groundwork for secure, adequate housing solutions in fragile contexts.

6. Decentralized land administration capacity

38. Local authorities, when empowered with technical tools and participatory frameworks, can deliver tenure security together with adequate housing services. Tenure security should be considered as an integral part of broader land management systems, given its role in shaping land use, planning

decisions, governance frameworks and sustainable development outcomes. In Durban, the eThekwini Municipality, through its iQhaza Lethu partnership with the Project Preparation Trust and community groups, has co-created an Incremental Planning Policy that formally recognizes informal settlement tenure while phasing in water, sanitation, roads and shelter upgrades to deliver adequate housing. However, many municipalities and local governments lack the financial and technical resources to institutionalize these approaches at scale. Long-term national support and donor investment are critical.

7. Communal and cooperatives land tenure models

39. Community land trusts, housing cooperatives and shared-ownership schemes are emerging as inclusive alternatives to individual titling. By placing land under collective stewardship, and embedding the ecological and social function of land in governance arrangements, these models prevent market-driven evictions and speculation, lock in long-term affordability and foster social cohesion through communal decision-making – key ingredients for adequate housing. Across Latin America, Europe and Asia, these communal land tenure approaches are securing stable shelter for low-income residents while fostering community resilience. These models offer long-term tenure security without commodifying land, making them resilient against speculative pressure. Cooperatives can even play a crucial role in offering long-term affordable housing by removing dwellings from speculative real estate markets.[16]

40. In the context of community-led housing, land must be understood not only as an economic asset but as a social good fundamental to collective well-being and inclusive urban development. Applying social tenure approaches that recognize socially legitimate claims beyond formal titles can significantly strengthen community resilience. Such approaches reinforce local stewardship, equity and tenure security, particularly for marginalized groups whose housing realities fall outside conventional legal frameworks.

41. Community-led housing commonly faces major challenges,[17] including limited access to affordable and well-located land, legal and regulatory frameworks that do not recognize collective or incremental housing processes and inadequate, short-term financial support. Many initiatives operate without formal backing, as public policies often prioritize private or top-down approaches. Additionally, community efforts remain underrepresented in official data and planning processes, undermining their visibility and potential for scale. These barriers hinder the full recognition and expansion of inclusive, people-driven housing solutions.

8. Advancing tenure security through digital transformation

42. Digital technologies are reshaping land governance by enabling more transparent, inclusive and efficient tenure systems. Integrated Land Information Management (LIM) systems designed for interoperability and enhanced with AI and big data allow governments and communities to identify tenure insecurity hotspots, track displacement risks and guide equitable housing interventions. Tools like STDM, piloted in Zambia and the Philippines, support community-led mapping of informal tenure, while blockchain initiatives in Ghana offer secure, tamper-proof records.

43. Mobile and GPS technologies are empowering grassroots efforts to document customary lands, while cloud-based platforms enable real-time updates and integration across government systems. In Cape Town, eviction-risk analytics are informing slum upgrading efforts, and in parts of Africa, digital land platforms are supporting improved property taxation and fiscal decentralization.

44. Digital certificates, remote sensing and mobile payment systems are streamlining transactions and improving access for marginalized groups, especially women and smallholders. However, these innovations must be embedded in strong legal frameworks and paired with policy reforms that uphold autonomy and rights over land use. Technology can strengthen tenure security, but only when it is accountable, inclusive and responsive to local needs.

9. Linking tenure security with housing finance

45. Secure tenure is increasingly recognized as the foundation of housing creditworthiness, with lenders and investors requiring formal or fit-for purpose tenure proof as collateral and risk mitigation. By integrating tenure documentation into credit assessments and property-value capture mechanisms, financial institutions can derisk loans and introduce new products, such as micro-loans for incremental

[16] Housing Europe (2025). Housing cooperatives in Europe: Resilience and adaptation to changing needs.

[17] International Institute for Environment and Development (2025). Community-led housing in the global South: Learning from practices to scale pathways for change.

home upgrades, green retrofit financing and blended-finance structures targeting non-titled and informally housed populations. Strengthening this tenure–finance linkage boosts investment in affordable housing while enhancing tenure security.

46. In India, the Basic Services to Urban Poor (BSUP) scheme under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) directly ties tenure regularization to subsidized housing loans and grants, leveraging newly documented land rights to improve borrowers' credit profiles. SEWA Bank provides micro-housing loans specifically to women with recognized but informal tenure, acknowledged by local authorities, using simplified tenure certificates as collateral to unlock financing for home improvements.

47. In Brazil, the Minha Casa Minha Vida program links mortgage eligibility and housing subsidies to formal or regularized land rights, ensuring that both public investment and private financing contribute to secure, long-lasting housing for low- and middle-income families. Recent program expansions now prioritize vulnerable groups, including women-headed households and survivors of domestic violence. This integrated approach reinforces tenure security as a driver of sustainable and inclusive housing finance solutions, enabling residents to invest confidently in their homes and communities.

10. Multi-stakeholder partnerships driving tenure security

48. Effective tenure security interventions increasingly rely on strategic partnerships between governments, development partners, the private sector and community organizations. These collaborations mobilize financial resources, technical expertise and grassroots legitimacy to support tenure documentation, inclusive planning and access to housing finance.

49. For example, in India, the Odisha Land Rights to Slum Dwellers Act exemplifies a state-led partnership with philanthropic and civil society actors including Tata Trusts and local NGOs to formalize tenure for over 100,000 urban poor households. Through GIS-based mapping and simplified certification processes, this model demonstrates how legal innovation, technical support and community engagement can converge to secure tenure at scale.

50. In Brazil, the Minha Casa Minha Vida Entidades program facilitates collaboration between the national development bank (Caixa Econômica Federal), municipal governments and housing cooperatives to deliver affordable housing with secure tenure. By blending public financing, cooperative land management and community-driven planning, this partnership ensures that housing investments strengthen tenure rights while maintaining long-term affordability.

D. Regional specificities and trends in tenure insecurity

51. While tenure insecurity is a global issue, its drivers, manifestations and outcomes vary significantly by region, shaped by historical legacies, legal systems, socio-political dynamics and economic models. Even within broader regional groupings, sub-regional contrasts are often significant. Understanding these regional dynamics is essential for designing tenure policies that are context-specific, equitable and effective.

52. In Sub-Saharan Africa, customary and communal land tenure remains widespread but often lacks formal legal recognition. Rapid urbanization, weak land governance and extractive investments have intensified evictions, land grabbing and boundary disputes. The region presents the highest levels of perceived land tenure insecurity globally.[18] Nearly one in four people feel insecure in their housing or land situation – a reflection of widespread informality, lack of legal recognition of customary tenure and growing land pressure. Many communities live without formal documentation, leaving them vulnerable to land grabs, evictions and disputes, particularly in peri-urban areas where land values are rising. Despite attempts at land reforms, institutional capacity remains weak, and legal pluralism often fails to protect marginalized groups, including women and youth. Women's land rights remain especially fragile, undermined by both statutory gaps and patriarchal customary systems. Emerging initiatives in the region are seeking to develop more inclusive land management systems that address historical land injustices, particularly in contexts where colonial dispossession, discriminatory tenure regimes or conflict have systematically excluded communities from legal recognition and equitable development.

[18] Prindex (2024). Global Security of Property Rights: The 2nd PRINDEX Assessment of Perceived Tenure Security for Land and Housing Property from 108 Countries. Global Land Alliance & Overseas Development Institute.

53. In Latin America and the Caribbean, decades of land concentration and elite control have left deep scars. Informal settlements persist in cities, while Indigenous communities and rural peasants continue to struggle for land recognition and defence against agribusiness, mining and infrastructure encroachment. Social movements have pushed for progressive legal frameworks in countries, although some countries (e.g. Brazil and Bolivia) have implemented titling programs, they often fail to address the needs of informal urban residents or Indigenous and rural populations.

54. The Middle East and North Africa (MENA) region faces complex layers of tenure insecurity, largely due to conflict, displacement and fragile governance structures. The erosion of legal protections and the destruction of land records in war-torn areas (e.g. Palestine, Syria and Yemen), coupled with gender-biased laws, make restitution and tenure recovery extremely challenging. In refugee-hosting contexts, displaced persons often live in legal limbo, with no recognition of their housing or land claims. The Gulf Cooperation Council (GCC) countries exhibit tenure dynamics distinct from the rest of MENA, with tenure stratification primarily along lines of citizenship and migration status rather than conflict or institutional fragility. Recognizing such intra-regional diversity is essential for designing context-specific policy responses.

55. Asia's experience is varied: while parts of East Asia have invested in formalization and tenure systems, large swaths of South and Southeast Asia continue to confront tenure insecurity linked to rapid urbanization, land conversion and environmental vulnerability.

56. In South Asia, tenure insecurity is deeply entwined with caste, class and gender hierarchies. Urban evictions linked to slum clearance, infrastructure expansion and environmental regulations are widespread. In rural areas, tenant farmers and landless labourers face displacement from agricultural reforms and land consolidation. While legal reforms have advanced women's inheritance rights, enforcement remains uneven.

57. In Southeast Asia, large-scale land concessions to agro-industrial and infrastructure projects, particularly in Cambodia, Myanmar and Laos, have led to widespread displacement of rural communities, often without consent or compensation. Coastal and delta regions face added pressure from climate-induced relocation, but tenure for those resettled is often insecure or undocumented. Despite regional land titling initiatives, many concessions bypass Free, Prior and Informed Consent (FPIC), leaving rural populations without tenure guarantees.

58. In Pacific Island states, climate change is an existential threat to tenure security. Sea-level rise, coastal erosion, and planned relocation jeopardize traditional land tenure systems deeply rooted in kinship and custom. Legal frameworks are struggling to adapt to the spatial and cultural disruptions induced by climate vulnerability.

59. Eastern Europe and Central Asia show lower levels of perceived insecurity, benefiting from stronger legal protections and formal tenure systems. However, even within this context, marginalized groups, such as the Roma, or undocumented migrants face precarious tenure conditions. The commodification of housing has led to speculative pressures that undermine long-term residential stability, even in contexts with well-developed legal frameworks. In some countries the post socialist transition produced fragmented land records, unclear restitution processes and tenure insecurity for tenants and informal settlers. Legal pluralism and outdated cadastral systems complicate access to secure tenure. Additionally, overlapping claims between privatized, restitution and informal land users continue to challenge tenure security, especially in peri-urban areas.

60. In Western Europe and North America, despite robust legal frameworks and widespread formal tenure, tenure insecurity is a growing concern.[19] Escalating housing costs, widening racial disparities in land and housing access and rising rates of eviction – particularly among renters, Indigenous Peoples and low-income households – are eroding the stability traditionally associated with secure tenure. Increasingly, this insecurity is not a result of legal ambiguity, but of economic and structural pressures. Gentrification displaces long-standing communities as urban neighbourhoods become targets for upscale redevelopment. Simultaneously, the financialization of housing – whereby homes are treated primarily as investment assets – has redirected housing supply toward speculative and high-yield markets, reducing the availability of affordable, stable housing options. Affordability crises, especially in major cities, have placed significant pressure on tenants, often leading to precarity even in legally protected rental markets.

[19] Prindex (2024). Perceived tenure security in Europe and Central Asia (ECE). Regional Snapshot Report.

61. These regional patterns highlight that tenure insecurity is not merely about legal status, but also reflects deeper questions of power, inequality and governance. Addressing it requires context-specific responses that combine legal reform, institutional strengthening and inclusive policy-making to ensure that all people can access, use and retain land and housing in dignity and security.

II. Proposed draft recommendations

62. The recommendations outlined in this section identify the key pathways to strengthen tenure security for the provision of adequate housing for all. Each recommendation is followed by principles to guide its implementation. The recommendations are structured around four strategic areas:

(a) Enable tenure security for all legitimate types of land and housing rights

(b) Deploy interoperable digital information platforms, new technologies and community-generated data

(c) Diversify and strengthen the tenure options for housing

(d) Prevent and protect against forced evictions and other threats to tenure security

A. Enablers for tenure security and sustainable land management

63. Recognizing, progressively strengthening and documenting all legitimate tenure rights, establishing functioning land administration systems and strengthening the mandate and capacities of dedicated institutions are essential for enforcing the right to adequate housing for all, at scale.

1. Support the development and reinforcement of constitutional and legal frameworks that recognize and guarantee the right to adequate housing and all legitimate forms of tenure

64. Member States should establish and reinforce constitutional provisions and legal frameworks that enshrine housing as a human right, and explicitly link it to tenure security. Governments at both national and sub-national levels should undertake the necessary legal reforms to recognize and protect the full continuum of legitimate tenure arrangements, including informal, customary, communal, rental, cooperative and transitional forms. These reforms must ensure that tenure rights are clearly defined, enforceable and accessible to all. Whenever possible these rights should be recorded and documented. Legal frameworks should explicitly reflect that security of tenure is a universal human right and must guarantee protection against forced eviction, harassment and arbitrary displacement. Legislative frameworks should also establish accessible mechanisms for registration and dispute resolution, supported by procedural safeguards and participatory processes.

65. Such legal reforms are particularly critical in contexts characterized by displacement, informality or post-crisis recovery, where limiting the recognition of tenure rights to registered ownership can hinder inclusive reconstruction and access to shelter and housing rights.

66. Legal frameworks that formally recognize community land trusts, housing cooperatives and shared ownership schemes as legitimate entities capable of owning or managing land are essential, and must ensure that these entities operate under democratic governance structures and be embedded in statutory planning instruments to protect them from eviction, rezoning or land speculation. Technical assistance and financial guarantees should be provided to de-risk participation and scale their delivery.

67. To fully realize the right to adequate housing and align with international human rights obligations, governments are encouraged to incorporate into national legislation the principles articulated in key global instruments, such as General Comment No. 4 on the Right to Adequate Housing,[20] or the United Nations Principles on Housing and Property Restitution for Refugees and Displaced Persons.[21] The alignment of national law with international standards serves not only to protect vulnerable populations, but also to foster social stability, inclusive urban development and legal certainty in land and housing systems.

[20] United Nations Committee on Economic, Social and Cultural Rights (1991). General Comment No. 4: The Right to Adequate Housing (Article 11(1) of the International Covenant on Economic, Social and Cultural Rights.

[21] UN-Habitat (2007). Housing and Property Restitution for Refugees and Displaced Persons: Implementing the Pinheiro Principles.

2. Establish reliable land and property administration systems that effectively cover land and housing rights, land use and development, property valuation and taxation and dispute resolution

68. A reliable, inclusive and integrated land and property administration system is an essential precondition of a functional land sector, a healthy land and housing market and inclusive, sustainable urban development.

69. Governments are encouraged to develop or modernize land and property administration systems that address all key dimensions – including tenure security, land use and development rights, property valuation and taxation and dispute resolution – in an integrated and people-centred manner. Suitable land administration systems must be capable of documenting and protecting formal, informal, communal, customary and collective tenure arrangements, giving them equal recognition and enforceability.

70. To ensure equity and accessibility, land and property administration systems should be affordable, transparent and inclusive. They should be accessible to women, Indigenous peoples, low-income communities and those living in informal settlements. The use of interoperable digital platforms, community-based data collection and decentralized management structures can further enhance coverage, accuracy and responsiveness.

71. Land and property administration systems must go beyond technical efficiency to reflect the social and ecological function of land, as underscored in the New Urban Agenda, recognizing land as a common good with social, cultural, economic and environmental significance. In line with this principle, such systems should serve the public interest by ensuring equitable access, preventing speculative practices and prioritizing housing, food security and resilience for marginalized communities. Embedding the social function of land into these frameworks transforms them into instruments of justice and inclusion, advancing the progressive realization of the right to adequate housing.

72. Robust land and property administration systems should integrate transparency as a core requirement in the design and implementation of Land Information Systems to ensure public access to land data, support legitimate land acquisition and prevent forced evictions. This includes defining what information must be made transparent, to what extent and how it should be accessed to promote accountability, informed decision-making and the legitimacy of land rights.

3. Strengthen the mandate, institutional capacity and resources of national and local authorities to administer and enforce tenure rights

73. To ensure that tenure security contributes meaningfully to adequate housing provision, both national and local governments must be institutionally empowered – legally, financially and operationally – to recognize, document and manage diverse tenure arrangements, manage well the land resources at hand and ensure that the value of the land is harnessed and reinvested for the benefit of the public.

74. Strengthening the capacity of local authorities enables cities to play a proactive role in facilitating secure, inclusive and sustainable housing delivery. When local authorities are institutionally empowered – with clear mandates, operational tools and sustained technical capacity – to administer tenure rights, they are better positioned to transform tenure recognition into a strategic instrument for housing delivery. This enables local governments to identify and allocate land for housing, pre-empt displacement and extend basic services to marginalized areas where tenure insecurity would otherwise obstruct investment and inclusion.

75. Local authorities should be formally mandated, through national or subnational legislation, to secure land rights as part of their institutional mandates and a key component of the provision of adequate housing. As the primary interface between residents and public institutions, local governments are best positioned to identify, document and protect diverse tenure arrangements, including informal, customary and collective forms, within their jurisdictions. This means embedding tenure administration (e.g. verifying occupancy, documenting claims, mediating disputes) directly within housing, planning and settlement upgrading programs. Embedding tenure recognition as a standard operational element in slum upgrading, resettlement and land allocation initiatives ensures that residents' claims are safeguarded and housing projects are not compromised by legal uncertainty or exclusion.

76. Local authorities must be equipped not only with legal mandates but also with the dedicated resources necessary to administer tenure effectively. Institutional capacity in this domain requires targeted funding, trained and competent personnel, appropriate technologies and operational tools that

enable local governments to document, register and manage diverse forms of tenure. Local authorities should be allocated earmarked budgets and formal implementation mandates to carry out tenure-related functions – including mapping, adjudication, recordation and issuance of relevant tenure instruments – particularly in informal settlements and low-income areas targeted for housing interventions.

77. Establishing inter- and intra-tenure units within both national and local governments enhances coordination among land, housing, planning, legal and cadastral sectors, enabling more efficient and inclusive housing delivery. This integrated approach strengthens tenure administration and supports coherent urban development. Local governments, in coordination with national authorities, should establish appropriate collaboration mechanisms, such as integrated tenure units or interdepartmental working groups, that streamline these tenure-related functions under one coordinated framework. These mechanisms should include both inter- and intra-tenure units within national and local governments to enhance vertical and horizontal alignment across institutions. Such coordination ensures that decisions on land tenure, land use, housing development and service provision are informed by accurate tenure data and aligned to avoid overlap, conflict or exclusion of tenure-insecure groups. These units act as the institutional anchors for coherent and responsive housing and land governance at all levels of government.

78. To ensure that tenure security contributes meaningfully to adequate housing provision, local governments must be institutionally empowered – legally, financially and operationally – to recognize, document and manage diverse tenure arrangements. Strengthening the capacity of local authorities enables cities to play a proactive role in facilitating secure, inclusive and sustainable housing delivery. When local authorities are institutionally empowered with clear mandates, operational tools and sustained technical capacity to administer tenure rights, they are better positioned to transform tenure recognition into a strategic instrument for housing delivery. This enables local governments to identify and allocate land for housing, pre-empt displacement through proactive tenure formalization and extend basic services to marginalized areas where tenure insecurity would otherwise obstruct investment and inclusion.

79. To operationalize their mandates effectively, local officials must be equipped with practical, context-specific materials and training on how to recognize, validate and document different forms of tenure in housing-related settings. This includes developing modular training packages tailored to specific functions (such as planners, surveyors, legal officers and community facilitators) using tools that are participatory, inclusive and fit-for-purpose. Capacity-building should also include domain expertise in diverse tenure systems, informal settlement dynamics and dispute mediation, all of which are critical in ensuring tenure security translates into meaningful housing outcomes for vulnerable populations.

B. Data, new technologies and community-generated information

80. Governments should leverage digital innovation and community-driven social innovation as complementary approaches to strengthening tenure security as a key enabler of adequate housing for all. Reliable land and housing information systems help identify and protect legitimate tenure rights and integrate them into housing delivery. When digitally mapped and linked to planning, finance and infrastructure systems, land tenure and housing data becomes the foundation for equitable housing interventions. Tools like GIS and participatory mapping enable documentation even without formal titles. Interoperable systems improve planning, risk management and service delivery, while promoting transparency and coordinated, tenure-aware urban housing responses.

1. Implement integrated digital platforms that combine data and documentation on tenure security, basic services, land use planning and demographic data to support the delivery of adequate housing

81. Spatially enabled, flexible land information platforms (e.g. STDM, GIS-based LIS) that capture diverse forms of tenure, housing and basic services information and land use planning decisions constitute an important tool for decision making and support the delivery of adequate housing at scale. These platforms should link spatial unit level data to housing units, occupancy profiles and settlement layouts. When used as part of housing planning processes, they support not only recognition of tenure but also prioritization of infrastructure and shelter services. This integration ensures that land and housing interventions respond to actual patterns of occupation and settlement rather than outdated or incomplete records.

82. Construction of urban housing, upgrading and transformation of informal settlements and infrastructure projects should begin with participatory mapping that include tenure security arrangements and housing information. Tenure information should include land tenure types, rights holders, legal and social recognition levels and risks of eviction or exclusion.

83. To plan and deliver adequate housing effectively, tenure data must be integrated with key government and municipal systems, such as utility billing, property taxation, infrastructure planning, social protection programs and building control records. This integration helps identify legitimate occupancy, service gaps and investment priorities. Cross-referencing tenure with utility data guides infrastructure upgrades, while linking to taxation systems enables fair cost recovery and targeted subsidies. Verified tenure data also supports eligibility checks for housing finance and subsidies, ensuring resources reach those most in need and that insecure tenure does not limit access to housing and essential services. Leveraging digitization in this process enhances transparency in land governance, reduces opportunities for corruption and improves accountability across housing-related systems.

2. Leverage community-generated tenure data and new technologies to inform housing interventions

84. Community-generated data – including through participatory mapping, household surveys, community registers and locally curated tenure records – should be leveraged to inform policies and interventions that are context-specific, equitable and responsive to ground realities. Such data not only fills information gaps left by conventional land and property registration but also enhances the legitimacy and ownership of public housing interventions.

85. The application of appropriate digital technologies, including artificial intelligence (AI), predictive analytics and decentralized land and housing registers, offers transformative potential for policy innovation. Predictive analytics can help flag areas vulnerable to eviction, displacement, environmental degradation or socio-political conflict, enabling authorities to act preventively. AI-based tools can also model housing demand, simulate tenure outcomes under different scenarios and monitor the long-term performance of housing programs.

86. However, these technological innovations should complement – not replace – community engagement, and should not be inadvertently used to shift decision-making power away from the communities. Grounding digital tools in participatory processes ensures they reflect local realities, protect rights and enhance trust. Without community inputs, such tools risk reinforcing exclusion and undermining tenure security.

C. Diverse tenure options and incremental approaches

1. Recognize and strengthen the full spectrum of legitimate tenure options that support the delivery of diverse housing solutions, particularly by improving the tenure security of rental housing, informal settlement transformation and post-crisis housing recovery and reconstruction interventions

87. Housing policies, strategies and interventions must incorporate tenure security considerations. The full spectrum of legitimate tenure options – including formal and informal ownership, rental, customary, communal and cooperative – should be recognized and strengthened.

88. Tenure security should be established as a prerequisite of slum transformation interventions. Embedding tenure safeguards at the outset of these interventions ensures that residents are protected from eviction, encourages household investment and enables inclusive service provision or compensation. Securing tenure at the early stages through participatory mapping and the issuance of transitional documentation allows governments to identify and acknowledge legitimate occupants, clarify rights and build community trust. This not only safeguards public investment but also enhances equity, reduces displacement risks and makes housing interventions more targeted and sustainable.

89. Rental tenure should be included as a core component of national and local housing policies and delivery strategies, recognizing its central role in meeting the needs of low- and middle-income urban populations. Despite its scale, rental housing often remains under-regulated and unsupported in policy and investment frameworks. Integrating rental tenure into housing strategies enables more flexible, affordable and scalable solutions, particularly for those unable to access homeownership, while also supporting mobility, economic inclusion and tenure diversity.

90. National and local housing policies must explicitly incorporate both formal and informal rental housing into their frameworks. This means recognizing rental tenure as a legitimate form of access to housing, with corresponding targets, guidelines and programs. Policies should support rental supply expansion while ensuring tenant protections and affordability measures are integrated into slum upgrading, new housing development and subsidy programs. Recognizing rental tenure in planning ensures renters are not excluded from housing initiatives, particularly in rapidly urbanizing areas.

91. A balanced legal framework for rental tenure must protect both tenants and landlords to ensure a fair and stable rental market. Laws should define rights and responsibilities, safeguarding tenants from arbitrary eviction and rent exploitation, while ensuring landlords receive fair returns and legal recourse. Simple, written rental agreements should be promoted, with clear rules on rent increases, lease terms, maintenance and termination. Legal protections must also cover informal rentals, offering pathways to formalization without penalties. When both parties are protected, trust and investment grow, supporting a more inclusive and secure housing system.

92. To increase the supply of secure, affordable rental housing, governments should offer tax incentives, grants or micro-loans to both small-scale and institutional landlords who provide housing to low-income tenants. Tax deductions, renovation grants or subsidized loans can be tied to compliance with tenancy protection measures such as registering rental units, capping rents or agreeing to minimum lease durations. These incentives can formalize informal landlords while encouraging quality improvements and long-term tenancy arrangements that enhance housing security.

93. As a component of housing policies, the recognition of tenure for crisis-affected populations should be explicitly addressed to ensure that displaced individuals are not excluded from recovery, resettlement and housing support. Housing policies must incorporate provisions for flexible and inclusive tenure recognition mechanisms, including temporary documentation, community verification and alternative forms of evidence, that safeguard the housing rights of those affected by conflict, disasters, effect of climate change and displacement. Recognizing tenure rights in such contexts is essential for restoring stability, enabling shelter access and supporting long-term recovery. Governments and humanitarian actors should implement emergency land and housing claims protocols that allow rapid, credible verification through community validation, oral testimony or geospatial tools. Issuing transitional documentation, such as temporary occupancy certificates, secures immediate shelter and preserves future claims for restitution or integration. These flexible, rights-based approaches are not only protective but also foundational to durable solutions and forward-looking housing interventions.[22]

2. Adopt and institutionalize simplified and incremental tools and approaches that map and record land and housing rights and provide tenure security in an inclusive, time- and cost-effective manner, particularly in informal and crisis-affected contexts, including temporary tenure documents issued through community-led participatory mapping processes and transitional housing, land and property rights documents

94. Governments should implement and institutionalize locally acceptable tenure security tools and approaches that can secure land and property rights in an inclusive, simplified and cost- and time-effective manner, particularly where formal land registration and land administration systems are dysfunctional.

95. Tools like occupancy certificates, community-validated tenure records, affidavits and community registers are viable alternatives to formal registration documents, particularly where legitimate tenure rights are socially recognized but yet to undocumented. Community-led processes, such as participatory enumeration and mapping, can generate trusted, scalable evidence, which can be incrementally validated to feed into formal land and property registration systems.

96. Housing, upgrading and infrastructure projects should begin with tenure profiling and participatory mapping to identify and understand local tenure arrangements. Integrating these tools into project planning ensures that interventions are responsive to existing rights, reduce displacement risks and support inclusive, tenure-secure development.

[22] UN-Habitat and Global Land Tool Network (2024). Policy Directions: Housing, Land and Property Solutions to Resolve and Prevent Displacement.

97. Transitional tenure security approaches to map, verify and protect housing and land rights of communities affected by crisis and displacement should be adopted and scaled up.[23] Populations displaced by conflict or disaster often lose their houses and their property documents, and struggle to prove ownership of their properties, which hinders return and reconstruction efforts and access to credit. Governments and humanitarian actors should implement transitional land and housing protocols that allow rapid, credible verification through community validation and the provision of alternative forms of evidence. Issuing transitional documentation, such as temporary occupancy certificates, can address immediate shelter needs and pave the ground for future housing reconstruction, restitution and compensation schemes.

98. Housing finance instruments must be adapted to support housing interventions beyond registered ownership. Finance providers, including public banks, cooperative financial institutions and microfinance providers, must be strengthened and equipped to support a diverse range of housing interventions. National housing finance strategies must explicitly integrate tenure diversity and income informality as core dimensions of financial inclusion. Regulatory frameworks should be adapted to recognize non-conventional forms of collateral, flexible repayment patterns and collective ownership or management structures. Importantly, promoting tenure-sensitive finance must be anchored in the broader goals of affordability, social inclusion and sustainability.

D. Protection against forced evictions and access to justice

1. Incorporate anti-eviction measures into legal frameworks and strengthen eviction monitoring systems

99. Legal frameworks must protect against not only forced evictions but also broader threats to tenure security, such as intimidation, unlawful demolition, exclusion from services and displacement from redevelopment. Housing and land laws should mandate safeguards like prior notice, consultation, relocation eligibility, information access and appeal mechanisms. Embedding these protections in legislation ensures communities – especially in informal or undocumented tenure – are shielded from arbitrary actions and can remain in or improve their tenure housing status.

100. Public accountability is vital to safeguarding tenure. A decentralized, publicly accessible monitoring and reporting system that covers threats to tenure, eviction incidents and rights violations should be established and maintained at municipal or national level. This platform can collect and publish data reported by community members, civil society organizations (CSOs) or legal clinics, and should interface with local authorities and human rights institutions. Making such information transparent enables early warning, policy response and data-driven planning. It also helps to identify systemic threats, track patterns of exclusion and shape preventive housing policies rooted in tenure justice.

2. Reinforce national and local housing justice and dispute-resolution mechanisms to mitigate eviction risks

101. To make protections meaningful, in addition to strengthening the formal justice system, countries should invest in local-level institutions that provide timely and accessible resolution of tenure-related disputes. This includes establishing specialized housing tribunals, ombudsperson offices or tenure grievance desks within local governments. These mechanisms must be resourced, impartial and trusted by communities, and should be integrated with existing justice sector systems to avoid fragmentation. Strengthening local housing justice, including through Alternative Dispute Resolution (ADR) mechanisms, not only provides immediate redress for residents facing tenure-related threats but also builds institutional trust in state housing delivery and urban governance.

[23] UN-Habitat and Global Land Tool Network (2024). Policy Directions: Housing, Land and Property Solutions to Resolve and Prevent Displacemen