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Tenure Security for Housing
Intersessional Thematic Meeting June 25th 2025
Background Document

Version 20.6.2025

INTRODUCTION

The Open-ended Intergovernmental Expert Working Group on Adequate Housing for All was established pursuant to resolution 2/7 on Adequate Housing for All, adopted by the United Nations Habitat Assembly of the United Nations Human Settlements Programme (UN-Habitat Assembly). Accordingly, the first session of the Intergovernmental Expert Working Group was held at the headquarters of UN-Habitat in Nairobi from 9 to 11 December 2024. See here the report and the Chair's summary. The elected co-chairs, France and Kenya, developed a road map for 2025 which includes virtual intersessional meetings for member states, nominated experts and other stakeholders to pursue the work on the identified thematic areas, and a second meeting of the Working Group (OEWG-H2).

The virtual intersessional thematic meetings will roll out with two sessions for each topic to cater for different time zones, according to the following schedule:

Housing Finance: 24th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Tenure Security: 25th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Informal Settlements: 26th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Social Housing: 27th June 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Sustainability: 16th September 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)
Definitions: 17th September 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00pm EAT (English, French, Spanish, Arabic)
Monitoring framework: 18th September 2025 10:00-1:00 pm EAT (English, Russian, Arabic)
and 4:00-7:00 pm EAT (English, French, Spanish, Arabic)

The **draft recommendations** drawn from the intersessional meetings will be compiled into a summary, which will be presented at the second session of the Open-Ended Intergovernmental Working Group on Adequate Housing for All (OEWG-H2), scheduled to take place in **Nairobi from 22 to 23 October 2025.** Similar processes will take place in the following years (2026-2028); a comprehensive set of housing policy recommendations will be presented at the third session of the Habitat Assembly in 2029. Such recommendations will already guide policy reform at the country level before 2029 and will inform other key multilateral processes.

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OBJECTIVES OF THE INTERSESSIONAL MEETING ON TENURE SECURITY

The meeting intends to review and provide inputs to the information contained in this background document, including:

1. Examining the key dimensions of tenure security that support the realization of the right to adequate housing; and,
2. Reviewing draft recommendations aimed at reinforcing tenure security as a core pillar of housing policies and programmes.

The recommendations drawn from the intersessional meeting will be presented at the second session of the Open-Ended Intergovernmental Working Group on Adequate Housing for All (OEWG-H2) that will be held in Nairobi on the 22nd and 23rd October 2025.

SUMMARY OF PROPOSED RECOMMENDATIONS

The summary of the proposed recommendations is below and a more comprehensive description can be found later in the document. At the Intersessional Meetings, participants will be asked to provide further information, guidance and level of priority of these recommendations.

RECOGNIZE AND DOCUMENT ALL FORMS OF LEGITIMATE LAND AND HOUSING TENURE ACROSS THE CONTINUUM OF RIGHTS

1. Enact national and local laws that recognize diverse tenure forms

2. Institutionalize use of locally acceptable tenure instruments or documentations

3. Integrate tenure security as a prerequisite in slum upgrading, resettlement, shelter provision, and the delivery of infrastructure and basic services

4. Prioritize recognition of tenure for crisis-affected populations

STRENGTHEN INSTITUTIONAL CAPACITY OF LOCAL AUTHORITIES TO ADMINISTER AND ENFORCE TENURE RIGHTS

5. Integrate tenure recognition into the core housing functions of local authorities

6. Provide municipalities with dedicated resources and mandates to administer tenure

7. Establish cross-departmental tenure units within local governments to enhance coordination and collaboration for housing delivery

8. Develop and provide fit-for-purpose training, guidelines, and tools for local officials on tenure administration in housing contexts

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INTEGRATE TENURE SECURITY INTO URBAN PLANNING, HOUSING DELIVERY, AND INFRASTRUCTURE INVESTMENT

9. Ensure housing policies consistently incorporate tenure security as a foundational condition for effective housing delivery and investment

10. Integrate tenure profiling and mapping in the planning and implementation urban housing projects

STRENGTHEN LEGAL AND INSTITUTIONAL PROTECTIONS TO PREVENT TENURE INSECURITY AND SAFEGUARD LAND AND HOUSING RIGHTS

11. Incorporate protective measures against tenure-related threats into housing and land laws

12. Reinforce local housing justice mechanisms to effectively resolve tenure-related disputes and violations

13. Create a publicly accessible register and monitoring system for tenure violations and eviction incidents

REGULATE AND FORMALIZE RENTAL TENURE TO PROTECT TENANTS AND PROMOTE ALTERNATIVE TENURE MODELS

14. Include rental tenure as a core component of housing delivery strategies

15. Develop legal frameworks and oversight mechanisms to protect both formal and informal tenants and landlords

16. Strengthen local dispute resolution platforms for tenant–landlord cases to prevent tenure violations that undermine housing stability

17. Offer tax incentives, grants, or micro-loans to landlords who deliver rental housing to low-income tenants

18. Strengthen legal and institutional support for communal tenure model

LEVERAGE DIGITAL INNOVATION IN LAND AND HOUSING INFORMATION SYSTEMS

19. Implement integrated digital platforms to support tenure documentation, urban planning, and housing service delivery

20. Link tenure data with government systems to inform housing provision and support services

21. Apply predictive analytics and emerging technologies to monitor risk and guide housing interventions

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PROPOSED RECOMMENDATIONS FOR TENURE SECURITY FOR HOUSING

1. Recognize And Document All Forms of Legitimate Land And Housing Tenure Across The Continuum of Rights

Legal recognition and documentation of all legitimate forms of land and housing tenure is a critical enabler of equitable access to adequate housing. In many low-income urban and peri-urban areas, residents occupy land and housing through informal, customary, or communal arrangements that lack formal recognition. Acknowledging and documenting these diverse tenure forms allows communities to access services, assert housing rights, invest in improvements, and engage in upgrading efforts without fear of eviction. It also facilitates access to housing finance and underpins inclusive planning and development.

1. Enact national and local laws that recognize diverse tenure forms

National and sub-national governments should enact laws and policies that formally recognize a broad range of tenure types—including informal, customary, communal, rental, and cooperative arrangements—as valid for housing programs. This requires reforming land, housing, and planning legislation to ensure inclusive eligibility for housing support, including displacement or crisis contexts.

2. Institutionalize use of locally acceptable tenure instruments or documentations

Given the high cost and complexity of formal title registration, simplified and locally accepted documentation systems are essential. Local authorities, working with communities, should institutionalize tools like occupancy certificates, community-validated tenure records, affidavits, and community registers. These serve as credible alternatives to formal titles, particularly where legitimate tenure rights are socially recognized but yet to undocumented. Community-led methods such as participatory enumeration and mapping can generate trusted, scalable evidence, which can later feed into broader land and housing information systems as part of a gradual formalization process.

3. Integrate tenure security as a prerequisite in slum upgrading, resettlement, shelter provision, and the delivery of infrastructure and basic services

Tenure security should be established as a prerequisite not a result - of slum upgrading, resettlement, shelter provision, and infrastructure delivery. Without recognized tenure, residents risk exclusion from housing programs, eviction, and lack legitimate claims to services or compensation. By securing tenure early through participatory mapping or simplified documentation, governments can identify legitimate occupants, clarify rights, and build community trust. This ensures public investments are equitable, reduces displacement risks, and makes housing interventions more targeted and sustainable.

4. Prioritize recognition of tenure for crisis-affected populations

Crisis-affected populations - displaced by conflict, disaster, or climate shocks - often lose access to formal land and housing documentation, increasing their risk of exclusion, secondary displacement, and exploitation. 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

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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.

2. Strengthen Institutional Capacity of Local Authorities to Administer and Enforce Tenure Rights

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.

5. Integrate tenure recognition into the core housing functions of local authorities

Local authorities should be formally mandated—through national or subnational legislation—to treat tenure recognition as a foundational housing function. 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 - ensuring residents' claims are safeguarded and housing projects are not compromised by legal uncertainty or exclusion.

6. Provide municipalities with dedicated resources and mandates to administer tenure

Institutional capacity requires not only legal authority but also dedicated funding, personnel, and tools. 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.

7. Establish cross-departmental tenure units within local governments to enhance coordination and collaboration for housing delivery

Effective tenure administration requires collaboration across sectors - land, housing, planning, legal, surveying, and cadastral services. Local governments should establish appropriate collaboration mechanisms, such as integrated tenure units or interdepartmental working groups, that streamline these functions under one coordinated framework. 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 anchor for coherent housing and land governance at the sub-national level.

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8. **Develop and provide fit-for-purpose training, guidelines, and tools for local officials on tenure administration in housing contexts**

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 - planners, surveyors, legal officers, and community facilitators etc.- 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.

3. Integrate Tenure Security into Urban Planning, Housing Delivery, and Infrastructure Investment

To promote inclusive and legally secure housing in urban areas, tenure security must be fully integrated into urban planning, housing delivery, and infrastructure investment. This means embedding tenure considerations – tenure rights, and occupancy patterns - into every stage of planning and implementation. Integrating tenure into zoning, land readjustment, and upgrading enhances project legitimacy, safeguards investments, and supports housing stability - especially in informal settlements where rights are undocumented but socially recognized.

9. **Ensure housing policies consistently incorporate tenure security as a foundational condition for effective housing delivery and investment**

Tenure security should be formally embedded in housing policies, national urban strategies, and investment plans as a prerequisite for housing interventions. Explicit policy recognition underscores that secure tenure - regardless of its form - is essential for enabling households to invest in shelter improvements, access housing finance, and remain protected against displacement. This clarity also gives assurance of tenure security to housing authorities, private developers, and public agencies that investments will not be undermined by tenure-related disputes.

10. **Integrate tenure profiling and mapping in the planning and implementation urban housing projects**

Urban housing, upgrading, and infrastructure projects should begin with tenure-profile assessments and participatory mapping to understand local tenure arrangements. These tools identify tenure types, rights holders, legal and social recognition levels, and risks such as eviction or exclusion. Mapping tenure claims using participatory methods and spatial data ensures development plans align with existing occupancy realities. This process guides regularization, service delivery, and housing allocation, helping avoid tenure-insensitive interventions that cause evictions or dislocation. Making it a standard practice enhances project legitimacy and ensures investments are equitable, secure, and rights-based.

4. Strengthen Legal and Institutional Protections to Prevent Tenure Insecurity and Safeguard Land And Housing Rights

Governments must establish strong legal and institutional safeguards against forced evictions and threats to land and housing rights. In many urban areas, especially informal settlements, residents face evictions

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without due process, undermining their housing security and discouraging investment. Legal protections must be clear, enforceable, and aligned with human rights standards, while institutions must provide accessible remedies for rights violations. Without such safeguards, tenure recognition efforts risk being undone by displacement or neglect.

11. Incorporate protective measures against tenure-related threats into housing and land laws

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.

12. Reinforce local housing justice mechanisms to effectively resolve tenure-related disputes and violations

To make protections meaningful, 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 not only provides immediate redress for residents facing tenure-related threats but also builds institutional trust in state housing delivery and urban governance.

13. Create a publicly accessible register and monitoring system for tenure violations and eviction incidents

Public accountability is vital to safeguarding tenure. A decentralized, publicly accessible monitoring and reporting system - covering 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.

5. Regulate And Formalize Rental Tenure to Protect Tenants and Promote Alternative Tenure Models

Rental housing is a major yet often under-regulated tenure type, particularly for low- and middle-income urban residents. Many renters live in informal units without agreements, facing eviction, rent hikes, and poor conditions. To ensure tenure security and inclusive housing, governments should support the diversification of tenure options beyond individual ownership by enabling communal and rental tenure models. These alternative approaches - such as community land trusts, housing cooperatives, shared ownership, and regulated rentals - enhance tenure security, affordability, and social inclusion for low- and middle-income groups. There is need for a responsive policy and legal environment to legitimize, protect, and scale these models while aligning them with broader housing needs.

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14. Include rental tenure as a core component of housing delivery strategies

National and local housing policies must explicitly incorporate rental housing - both formal and informal - 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.

15. Develop legal frameworks and oversight mechanisms to protect both formal and informal tenants and landlords

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.

16. Strengthen local dispute resolution platforms for tenant–landlord cases to prevent tenure violations that undermine housing stability

Local governments should institutionalize community-based or municipal-level dispute resolution mechanisms that handle rental-related conflicts quickly and affordably. These platforms, such as housing ombudspersons or tenancy tribunals, can provide accessible avenues for resolving rent disputes, eviction threats, or maintenance failures without requiring formal court proceedings. Accessible justice mechanisms for rental tenure increase housing security, reduce informal evictions, and build trust between renters and landlords.

17. Offer tax incentives, grants, or micro-loans to landlords who deliver rental housing to low-income tenants

To increase the supply of secure, affordable rental units, housing strategies should provide financial incentives to small-scale and institutional landlords. 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.

18. Strengthen legal and institutional support for communal tenure model

Establish enabling legal frameworks that formally recognize community land trusts, housing cooperatives, and shared ownership schemes as legitimate entities capable of owning or managing land. Ensure these entities operate under democratic governance structures and are embedded in statutory planning instruments to protect them from eviction, rezoning, or land speculation. Provide technical assistance and financial guarantees to de-risk participation and scale their delivery.

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6. Leverage Digital Innovation in Land and Housing Information Systems for Inclusive Tenure Governance

Governments should leverage digital innovation to enhance tenure security as a key enabler of inclusive, sustainable housing access. Reliable land and housing information systems help identify and protect legitimate tenure rights - formal or informal - and integrate them into housing delivery. When digitally mapped and linked to planning, finance, and infrastructure systems, tenure 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.

19. Implement integrated digital platforms to support tenure documentation, urban planning, and housing service delivery

Deploy spatially enabled, flexible land information platforms (e.g. STDM, GIS-based LIS) that capture diverse forms of tenure, including informal, rental, and customary claims. 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.

20. Link tenure data with government systems to inform housing provision and support services

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.

21. Apply predictive analytics and emerging technologies to monitor risk and guide housing interventions

Governments should apply appropriate technologies - such as artificial intelligence (AI), predictive analytics, decentralized land and housing registers - to anticipate and mitigate risks to tenure and housing stability. Predictive analytics can flag areas vulnerable to eviction, environmental hazards, or political conflict, helping policymakers intervene before crises escalate. AI can help forecast demand and track housing performance over time. These tools support proactive housing governance—one that is capable of protecting tenure and scaling secure housing access in dynamic urban contexts.

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ANNEX: BACKGROUND

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 across the Global South, where informal settlements - defined by insecure tenure, inadequate services, and exposure to environmental hazards - emerge without formal recognition or government support. This institutional neglect leaves informal residents vulnerable to eviction, environmental hazards, and social exclusion, thereby perpetuating cycles of housing inadequacy

Rapid urbanization, climate-change pressures, and weak legal and institutional frameworks compound these challenges. Deprived of secure land rights, residents live under constant threat of eviction, exclusion from basic services, and social marginalization - obstacles that undermine efforts to upgrade housing, raise living standards, and foster resilient communities.

Secure tenure is more than just a legal entitlement; it is a crucial catalyst for inclusive urban development, economic opportunity, and social equity. Recognized tenure - whether formal title, customary rights, rental agreements, or collective arrangements - empowers households to make incremental housing upgrades, access financial resources, claim basic services, and invest in their neighbourhoods. Conversely, tenure insecurity contributes to chronic instability, speculative land markets, and heightened vulnerability - especially for women, youth, minorities, and displaced populations.

Security of tenure underpins the right to adequate housing, as 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. The 2016 New Urban Agenda (NUA) reinforces this by calling on States to prevent forced evictions, guarantee tenure security - especially for informal settlement residents - and integrate all forms of tenure (formal, informal, customary and communal) into land-use planning. Recognizing this full spectrum enables governments to formalize land markets and integrate tenure into special planning. This is vital for unlocking inclusive development, ensuring equitable urban governance, and strengthening resilience.

To tackle these challenges and harness the promise of tenure-responsive policies, UN-Habitat convened the Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H). By anchoring tenure security within its global housing agenda the OEWG-H drives global dialogue that fuels institutional reforms policy innovation, legal harmonization and crafts practical, people-centred policy solutions to the housing crisis.

A.1. A Global Perspective On Tenure Insecurity

A.1.1. Tenure Security as a Fundamental Pillar of the right to Adequate Housing

Security of tenure is a fundamental pillar of the right to adequate housing. Whether through urban redevelopment, land reforms, major infrastructure projects, or post-crisis recovery, housing interventions inevitably affect people's tenure status. Without strong legal and practical safeguards, preventing forced evictions becomes

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nearly impossible—placing already vulnerable groups, especially informal settlement residents, at serious risk of displacement and rights violations. Globally, these risks are rising, particularly for marginalized populations, as tenure insecurity erodes the stability, dignity, and protection that secure housing should provide.

Forced evictions remain among the most visible and severe violations of tenure security. Whether carried out in the name of infrastructure development, urban beautification, or investment, the evictions are often executed without due process or compensation, therefore resulting into adequate housing deprivation and the associated long-term psychological, social, and economic consequences

Equally harmful, though less visible, is the absence of legal recognition for legitimate tenure arrangements. Millions of people live in homes held through informal, customary, or collective systems that remain unrecognized by formal legal frameworks. Without documentation or legal protection, entire communities are stripped of their housing rights, left vulnerable to forced evictions and dispossession. For example, in sub-Saharan Africa, about 70% of land and housing is held under customary tenure yet remains undocumented.

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.

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

Climate change triggers large-scale migration. Conflicts and disasters further erode tenure security, disrupt land administration systems, lead to the loss of property documentation and to the large scale damage or destruction of housing.

If adequate safeguards are not in place, urban development and gentrification can lead to widespread displacement of low-income residents. As areas are redeveloped or commercialized, housing becomes unaffordable, and long-term residents are forced out. These processes often occur with minimal protections for tenants or informal dwellers, deepening inequalities. Without adequate tenant protections or rent stabilization measures, redevelopment disproportionately affects low-income renters.

Even in relatively stable contexts, cadastral governance—whether concerning land or buildings—poses a significant risk. Fragmented legal systems, corruption, missing or inaccurate records, and weak institutions make it difficult for people to prove or defend their claims. Without transparent, affordable land registration systems and accessible dispute resolution mechanisms, many remain vulnerable to dispossession. Accessible mechanisms—such as Alternative Dispute Resolution (ADR) and paralegal services—can help resolve tenure claims and reduce litigation burdens

As housing becomes a commodity, speculative investments inflate prices and push low-income groups out of formal markets. Privatization, driven

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by neoliberal policies, has reduced public land supply and prioritized profit over equity. These dynamics lead to evictions, particularly in high-value areas, and deepen inequality by creating a dual urban real-estate system. This dual system privileges titled, market-accessible land and housing for the wealthy while relegating low-income groups to informal, insecure spaces—further entrenching urban inequality.

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.

Taken together, these threats reveal that 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.

A.1.2. Forced Evictions: A Persistent Threat to Housing Rights Worldwide

Forced evictions coincide with large-scale phenomena such as urban redevelopment, mega-infrastructure projects, and climate adaptation measures. These displacements affect both the Global South and North, challenging housing rights in diverse development contexts. Even in high-income OECD countries, rental-related evictions are a growing concern, with over 2.4 million formal eviction procedures initiated annually, leading to over 1 million households facing actual eviction. These cases, while procedurally different, often mirror the precarity experienced in informal settlements elsewhere.

Globally, forced evictions represent a major threat to secure tenure, affecting an estimated 2 million people annually, with tens of millions more living under the constant threat of displacement. These evictions stem from a variety of causes including slum clearance, infrastructure development, climate change, armed conflict, and pressures within the rental housing market. Despite global human rights frameworks condemning arbitrary displacement, forced evictions continue at a large scale, often occurring without due process, consultation, or compensation.

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.

Infrastructure and mega-projects also drive mass displacement. Globally, an estimated 10–15 million people are displaced each year by development-related projects—such as dams, urban infrastructure, mining, or mega-events—adding to over 200 million displaced due to such projects across recent decades.[1]

These "project-induced displacements" often occur within countries, compounding broader internal displacement trends. While many projects claim to bring long-term benefits, they often proceed without adequate enforcement of the

[1] https://www.phenomenalworld.org/analysis/development-and-displacement/?utm_source=chatgpt.com

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environmental and social safeguards for affected populations.

Meanwhile, broader displacement—driven by conflict, violence, and disasters—has reached 83.4 million internally displaced persons by the end of 2024. Armed conflicts and political instability displace hundreds of thousands annually, frequently disrupting established tenure arrangements and making return or restitution difficult. Beyond displacement, conflicts frequently destroy or manipulate land administration systems, further weakening tenure security. 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 property, assert legal claims, or participate in rebuilding processes—thereby prolonging cycles of insecurity and marginalization. Climate change has become an increasingly dominant force behind forced evictions and displacement. In 2021 alone, climate-related disasters triggered approximately 23.7 million new internal displacements. As sea levels rise, storms intensify, and droughts spread, communities are being pushed from land that has become unsafe or uninhabitable. Yet, relocation often happens without proper tenure guarantees in resettlement areas, creating new layers of insecurity.

The rental housing sector presents a quieter but widespread form of tenure loss. Millions of eviction notices are issued each year in both high- and low-income countries due to rising rents, unaffordable housing, or weak tenant protections. Rental evictions are often underreported but represent a significant form of forced displacement, especially in rapidly urbanizing contexts. Ostensibly, despite living in legal housing arrangements, tenants in unregulated rental markets often lack meaningful protections, undermining the principle of housing as a human right.

Globally, forced evictions disproportionately affect populations lacking formal recognition of their land or housing rights and facing systemic marginalization—such as residents of informal settlements, low-income renters, Indigenous peoples, women, migrants, refugees, and ethnic minorities. These groups often occupy land or housing without legal protection, making them vulnerable to displacement from redevelopment, infrastructure projects, economic shocks, or social exclusion. Their risk is compounded by weak tenant protections, discriminatory laws, lack of access to justice, and limited inclusion in formal housing systems. Addressing these vulnerabilities requires legal reform, targeted safeguards, and inclusive, rights-based governance.

Together, these forms of eviction reveal the structural vulnerability of millions of people who live without adequate legal protection or recognition. The persistence and scale of forced evictions highlight the urgent need for comprehensive, rights-based policies that strengthen tenure security, especially for those living in informal, transitional, or marginalized contexts.

A.1.3. Structural Tenure-related Barriers to Achieving Adequate Housing

Despite significant strides in recognizing tenure diversity as essential to adequate housing, several interrelated challenges persist, especially in the Global South, hindering scalable implementation:

Legal and Institutional Barriers

Many jurisdictions still lack a unified legal framework that spans and protects the full continuum of tenure rights - from freehold and leasehold to customary and informal claims. Fragmented mandates across land agencies,

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housing ministries, and urban-planning bodies produce overlapping authority, procedural delays, and enforcement gaps. Informal rental markets slip through these cracks - without formal arrangements, eviction safeguards, or rent-control rules, low-income tenants are left unprotected and tenure-insecure.

Exclusion of Legitimate Tenure Systems

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 - that 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 and customary etc. - triggering forced evictions, underinvestment in informal settlements and piecemeal infrastructure that undermines housing adequacy, safety and affordability.

Capacity and Governance Constraints

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, also with the national counterparts, only deepen coordination failures, stalling regulation and enforcement.

Tenure Inequities for Marginalized Group

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.

Lack of Tenure for Displaced and Climate-Vulnerable Communities

In climate-shock, conflict or redevelopment zones, insecure tenure rights leave displaced and high-risk residents unable to secure permanent, adequate housing. Without documentation, displaced populations are excluded from property restitution, credit systems, or adaptive relocation programs guided by the UN's Guiding Principles on Internal Displacement

Data and Monitoring Gaps

Outdated records, fragmented cadastral or land register 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

Awareness of Housing Rights and Tenure Security

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

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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

A.2. Emerging Global Trends

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.

A.2.1. Recognition of the continuum of land tenure and housing rights

Moving beyond title-only models, governments are increasingly formally recognizing a spectrum of tenure forms - from formal ownership to 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) exemplifies this fit-for-purpose strategy, with grassroots mapping by Slum Dwellers International (SDI), is catalysing legal reforms that enshrine diverse tenure claims and drive inclusive, adequate shelter solutions.

A.2.2. Integration of Tenure Security in Slum Upgrading and Infrastructure Investments

Rather than treating tenure as an isolated legal formality, leading slum-upgrading and infrastructure projects now weave land and housing tenure regularization into water, sanitation, roads and public-space improvements. This integrated approach not only secures tenure rights but also drives communities toward truly adequate housing. In Medellin, Colombia, tenure regularization was embedded within mobility and infrastructure planning; across Southeast Asia, ACHR's community-managed upgrading integrated tenure security with resilient infrastructure; and UN-Habitat's Participatory Slum Upgrading Programme (PSUP), alongside other upgrading interventions, links service delivery and economic development to tenure security thereby elevating both the quality and long-term sustainability of housing.

A.2.3. Gendered and Inclusive Approaches to Tenure Rights

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 percent 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.

A.2.4. Recognition and Regulation of Rental Tenure

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,

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stabilize rents and raise living conditions to adequate housing benchmarks. UN-Habitat's guidance on rental housing policies is further integrating these protections into national housing strategies, treating rental as a legitimate tenure form essential to broadening access to adequate shelter.

A.2.5. Tenure Security in the Context of Displacement, Climate Change, and Fragility

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. 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.

A.2.6. Decentralized Land Administration Capacity

Local authorities, when empowered with technical tools and participatory frameworks, can deliver tenure security together with adequate housing services. 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.

A.2.7. Communal and Cooperatives Land Tenure Models

Community land trusts, housing cooperatives and shared-ownership schemes are emerging as inclusive alternatives to individual titling. By placing land under collective stewardship, these models prevent market-driven evictions, 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

A.2.8. Advancing Tenure Security through Digital Transformation

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.

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.

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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.

A.2.9. Linking Tenure Security with Housing Finance

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 de-risk loans and introduce new products, such as micro-loans for incremental 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.

In India, the BSUP scheme under 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.

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.

A.3. Regional Specificities and Trends in Tenure Insecurity

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. Understanding these regional dynamics is essential for designing tenure policies that are context-specific, equitable, and effective.

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. Women's land rights remain especially fragile, undermined by both statutory gaps and patriarchal customary systems.

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.

In **Latin America**, the legacy of colonial land concentration still shapes contemporary patterns of tenure inequality. Informal settlements persist in cities, while indigenous communities and rural peasants continue to struggle for land recognition

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and defence against agribusiness, mining, and infrastructure encroachment. Social movements have pushed for progressive legal frameworks in countries like Brazil and Bolivia, but implementation gaps remain wide.

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

In the Middle East and North Africa, tenure insecurity is exacerbated by conflict, forced displacement, and weak property rights systems. The destruction of land records, discriminatory inheritance norms, and post-conflict property claims are critical issues, especially for displaced women and minority groups. For instance, in Palestine, Syria and Yemen, conflict has devastated housing and land registries, complicating return and restitution for displaced populations

In **Eastern Europe** and Central Asia, the post-socialist transition introduced new property regimes but also 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.

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.

In **Western Europe and North America**, tenure insecurity is increasingly linked to gentrification, housing financialization, and affordability crises. Meanwhile, rising rents and evictions disproportionately affect low-income migrants and racialized minorities, revealing structural housing inequalities even within strong legal system. Indigenous land claims and restitution remain unresolved in many settler-colonial states, despite legal recognition and ongoing treaty negotiations

These regional trends highlight that tenure insecurity is not solely a problem of the poor or of the Global South. It is a complex, systemic issue that cuts across development levels, requiring locally adapted, rights-based responses that address the structural causes of land and housing exclusion.

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