



**Open-ended Intergovernmental Expert Working Group
on Adequate Housing for All
Second session
Nairobi, 22 and 23 October 2025**

Report of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All on the work of its second session

Introduction

1. 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) at its second session, held in Nairobi from 5 to 9 June 2023. In the same resolution, the UN-Habitat Assembly decided that the Working Group's activities and programme of work would be determined in consultation with the Executive Board of the United Nations Human Settlements Programme (UN-Habitat). The UN-Habitat Assembly also decided that the Executive Board would decide on the timing and duration of the sessions of the Working Group.
2. The Working Group held its first session from 9 to 11 December 2024 in Nairobi.
3. The Executive Board, at its first session of 2025, took note of the outcomes of the first session of the Working Group and decided that, subject to the provision of sufficient additional financial resources, the second session of the Working Group would be held for a duration of two or three days in the fourth quarter of 2025.
4. Subsequently, the Co-Chairs of the Working Group, in consultation with the Bureau of the Executive Board, recommended that the second session of the Working Group be held for a duration of two days, on 22 and 23 October 2025, in Nairobi.
5. Accordingly, the second session of the Working Group was held at the headquarters of UN-Habitat in Nairobi on 22 and 23 October 2025. The session was held fully in person, with provision for listening online.

I. Opening of the session

6. The second session of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All was opened at 9.20 a.m. on Wednesday, 22 October 2025, by the Co-Chair, Beatrice Karago (Kenya). On behalf of herself and her Co-Chair, Yves-Laurent Sapoval (France), she welcomed participants, noting that the provision of adequate housing for all was now attracting increased attention all over the world. Adequate housing allowed people to live in dignity and safety, protected from health and weather hazards, and was fundamental to social and economic development. The outcomes of the current session, for which 353 participants from 75 countries had registered, would contribute to advancing the provision of adequate housing and provide strategic guidance on the matter during the third session of the UN-Habitat Assembly in 2029.

7. Opening statements were delivered by Arnaud Suquet, Permanent Representative of France to the United Nations Office at Nairobi, Susan Nakhumicha Wafula, Permanent Representative of Kenya to the United Nations Human Settlements Programme (UN-Habitat), and Rafael Tuts, Director of the Global Solutions Division of UN-Habitat, on behalf of Anacláudia Marinheiro Centeno Rossbach, Executive Director of UN-Habitat.

8. Mr. Suquet, in his statement, stressed that housing was central to the achievement of the Sustainable Development Goals, lay at the heart of social and family life and was intrinsically linked to dignity. Nevertheless, the housing sector was in crisis all over the world. France was thus proud to be Co-Chair of the Working Group and to be associated with the call to action to prioritize adequate housing launched at the high-level round table convened by the President of Kenya, William Ruto, in the margins of the eightieth session of the General Assembly of the United Nations in September 2025. Furthermore, France would join Brazil in sponsoring a draft resolution on housing and climate at the thirtieth session of the Conference of the Parties to the United Nations Framework Convention on Climate Change, to be held in November 2025. Collaboration between the Co-Chairs of the Working Group had been excellent, as demonstrated by their development of the road map, which had facilitated the development of the recommendations before the Working Group at the current session. Mr. Suquet welcomed the adoption in May 2025 of the new strategic plan for UN-Habitat for the period 2026–2029 and thanked the secretariat for its support to the Co-Chairs. He outlined the action taken by his country since July 2025, including plans to open a UN-Habitat office on social housing in France.

9. Ms. Nakhumicha Wafula said that participation in the Working Group was a demonstration of unwavering resolve to confront a major global challenge. France and Kenya were both deeply committed to sustainable urbanization and to the renewed multilateralism required to tackle such a complex issue. She thanked the Executive Director and the secretariat for their tireless efforts in providing the necessary technical and logistical support to the Working Group. An estimated 1.6 billion to 3 billion people worldwide lacked adequate housing, which undermined the implementation of the 2030 Agenda for Sustainable Development, specifically the achievement of target 11.1 of Sustainable Development Goal 11 on sustainable cities. The mandate of the Working Group was aimed at preserving human dignity and the fundamental right to an adequate standard of living. Since its first session, in December 2024, there had been significant progress in four thematic areas. The draft recommendations were the initial blueprints for the global guidelines that the Working Group aimed to deliver to the UN-Habitat Assembly at its third session. Kenya remained steadfast in its support for UN-Habitat, and in its efforts at the domestic level, where adequate housing was a pillar of its national development agenda. It was implementing policies to deliver safe, sustainable and affordable housing to improve livelihoods and inspire economic growth.

10. Mr. Tuts said that the Working Group was the first intergovernmental subsidiary body tasked with providing a comprehensive analysis of the global housing crisis and developing evidence-based recommendations to address it. Solutions needed to recognize, protect and uphold the right to adequate housing while facilitating sustainable and inclusive urbanization. As housing constituted over 70 per cent of the built environment, it was a crucial aspect in developing cities that were safe and resilient to climate change and that fostered social cohesion and economic prosperity. The Working Group provided a unique opportunity to share good practices, collect data and develop knowledge to inform the creation of recommendations on adequate housing policies and strategies that were evidence-based, peer-reviewed and owned by Member States. Since its first session in December 2024, the group had made remarkable progress: 65 countries had nominated technical experts and more than 20 consultations had been held, engaging over 700 participants, including from national and local governments, academia, civil society and the private sector. Eight key themes had been addressed, resulting in set of proposed draft recommendations to be reviewed and endorsed. Deliberations at the current session would also focus on the adoption of a road map for the activities of the Working Group until 2029 and the election of new co-chairs. The outcomes of the session would inform other UN-Habitat work, including in relation to the World Cities Report; the recently launched Global Data Coalition; the Financing for Development initiative; the World Summit on Social Development; the thirtieth session of the Conference of the Parties to the United Nations Framework Convention on Climate Change; the thirteenth session of the World Urban Forum; the review of Sustainable Development Goal 11; and the midterm review of the New Urban Agenda. UN-Habitat remained firmly committed to supporting the Working Group, and Mr. Tuts thanked all those who had contributed political support, technical expertise and financial resources. The continuation of such support was essential if the Working Group was to fulfil its ambitious mandate.

II. Adoption of the agenda and organization of work

A. Adoption of the agenda of the second session

11. The Working Group adopted the following agenda for its second session on the basis of the provisional agenda (HSP/OEWG-H.2025/1) and the annotated provisional agenda (HSP/OEWG-H.2025/1/Add.1):

1. Opening of the session.
2. Adoption of the agenda and organization of work.
3. Consideration of the outcomes of the preparatory intersessional meetings, including draft recommendations.
4. Presentation of the work to establish a housing knowledge platform.
5. Road map for the work of the Open-ended Intergovernmental Expert Working Group for the period 2025–2029.
6. Dates and provisional agenda of the third session of the Open-ended Intergovernmental Expert Working Group.
7. Election of co-chairs.
8. Other matters.
9. Closure of the session.

B. Organization of the work of the second session

12. The Working Group agreed to follow the Co-Chair's proposal on the organizational arrangements and work plan for the session.

C. Attendance

13. The session was attended by representatives of the following States members of the UN-Habitat Assembly: Algeria, Azerbaijan, Brazil, Burkina Faso, Burundi, Cameroon, Chile, China, Colombia, Costa Rica, Czechia, Democratic Republic of the Congo, Egypt, Equatorial Guinea, Ethiopia, Finland, France, Germany, Iran (Islamic Republic of), Iraq, Japan, Jordan, Kenya, Kuwait, Libya, Malawi, Malaysia, Mexico, Morocco, Mozambique, Netherlands (Kingdom of the), Niger, Nigeria, Oman, Peru, Philippines, Poland, Portugal, Qatar, Rwanda, Saudi Arabia, Somalia, South Africa, Spain, Syrian Arab Republic, Tunisia, Türkiye, Ukraine, United Arab Emirates, United Kingdom of Great Britain and Northern Ireland, United Republic of Tanzania, Venezuela (Bolivarian Republic of), Yemen, Zambia and Zimbabwe.

14. The session was also attended by the following observer that is a member of specialized agencies of the United Nations: State of Palestine.

15. The session was also attended by the following observers: League of Arab States and Shelter Afrique.

16. The full list of participants is set out in document HSP/OEWG-H.2025/INF/7.

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

17. Introducing the item, the Co-Chair drew attention to the report of the Executive Director on the outcomes of the expert group meetings, intersessional meetings and activities (HSP/OEWG-H.2025/2).

18. Mr. Tuts presented the report, providing an update on the implementation of UN-Habitat Assembly resolution 2/7 on adequate housing for all, by which the Assembly had established the Working Group, and an overview of the activities undertaken since its first session, in December 2024. The report highlighted key achievements and presented, for the consideration and possible endorsement of the Working Group, the proposed draft recommendations on priority thematic areas. For each thematic area, the proposed draft recommendations were grouped in sub-topics. The report also outlined the priorities for future action.

19. The Co-Chair then outlined the proposed process of reviewing and endorsing the draft recommendations, proposing that the Working Group consider the draft recommendations by priority theme: social housing, informal settlements and tenure security, and housing finance. She recalled that the draft recommendations had been developed through a robust consultative process that had included inputs from researchers and experts, and open-ended, online intersessional consultations.

20. The Co-Chair proposed that each set of recommendations on a priority theme be considered for endorsement as a package. Members of the Working Group were asked to highlight any elements of the recommendations that required further refinement in subsequent iterations or that should be added or removed. Proposed changes receiving broad support would then be discussed at future sessions of the Working Group. The recommendations that received initial endorsement at the current session, together with other recommendations that were still under development, would thus continue to evolve until a complete set of recommendations was submitted by the Working Group for formal consideration and possible adoption at the third session of the UN-Habitat Assembly in June 2029, in accordance with resolution 2/7.

21. The Co-Chair recalled that, in addition to the four thematic areas being discussed at the current session, four additional thematic areas had been prioritized in the road map of the French and Kenyan Co-Chairs, namely, housing sustainability; the definition of homelessness; the definition of informal settlements; and a housing monitoring framework. Those themes had been considered during expert consultations and intersessional meetings held in August and September 2025, and recommendations thereon would be submitted for the consideration of the Working Group at its third session.

22. Some representatives took the floor to support the proposed approach and to thank the Executive Director and the secretariat for the report and their support to the work of the Working Group. One said that the Working Group also had a role to play in a number of other ongoing housing-related initiatives, including the call to action launched at the high-level round table convened in the margins of the eightieth session of the General Assembly and the implementation of the recent decisions on housing taken by the Economic Commission for Europe.

23. The representatives stressed the importance of making clear in the recommendations that housing was a human right, a social good and a way of improving people's quality of life and overcoming poverty. One underscored the need to ensure that housing solutions were culturally appropriate, environmentally sustainable, adapted to the availability of resources, sensitive to the expectations of people and governments, and both suited to the current challenges and forward-looking in their responsibility to future generations. They also needed to provide security.

24. The Working Group agreed to follow the proposed process for reviewing the recommendations.

A. Social housing

25. Two representatives of the secretariat gave a presentation on the note by the secretariat relevant to social housing (HSP/OEWG-H.2025/INF/5) and the related recommendations (see HSP/OEWG-H.2025/2).

26. In the ensuing discussion, several representatives thanked the Co-Chairs and the secretariat for the report and recommendations. They welcomed the proposed recommendations, as well as particular aspects thereof, such as the recognition of housing as a human right, a tool for social inclusion and an essential pillar of sustainable development; the mention of the critical link between social housing and the upgrading of informal settlements; the emphasis on integrated urban development and on equitable land and housing distribution to counter segregation; acknowledgement of the need to diversify financing for social housing; support for incremental housing, cooperatives and mutual-help initiatives; and prioritization of public rental housing initiatives to diversify the housing supply for low-income and middle-income groups.

27. Representatives shared their countries' experience in relation to the provision of social housing. The approaches presented included the development of policies, frameworks, tools and guidelines; diversified and innovative financing from the State, local authorities and the private sector; tax breaks, housing subsidies, subsidized rental options and housing credits, and subsidy schemes to create home ownership opportunities; the creation of special zones recognizing the social function of land to avoid the mass relocation of individuals from informal settlements; the provision of grants to municipalities for the transformation of informal settlements; the construction of social housing units in areas with schools, health centres, green areas and cultural spaces to foster cohesion and well-being, including through inclusionary zoning practices; title deed restoration programmes to improve housing security; affordable housing schemes that were not only for low- and middle-income urban residents, but also for young people and new urban residents with housing difficulties, with a view to combating

marginalization and stigmatization; the provision of supported housing for people with specific needs; investment in the refurbishment or reconstruction of destroyed and damaged housing; and the prioritization of vulnerable groups, including women-headed households, people with disabilities, older persons, people experiencing homelessness and disaster-affected families.

28. Representatives also made proposals for the inclusion of additional concepts in the recommendations or the further strengthening of existing ones. The proposals related to the equitable distribution of housing to avoid segregation; the importance of the social rental sector; the role of incremental housing, self-assisted and cooperative models; transparent allocation of social housing to maintain fairness and sustainability; reference to the United Nations Guiding Principles on Business and Human Rights, including to emphasize the importance of due diligence; more explicit mention of the key conditions for the productive interaction of social housing and the upgrading of informal settlements; land-sharing and spatial equality, including the development of a cohesive policy for land use that dealt with expropriation rights and the disassociation of land ownership from the ownership of any buildings constructed on that land; alignment of the terminology in the recommendations with that used in the UN-Habitat strategic plan for 2026–2029; greater emphasis on urban and territorial integration to ensure that social housing policies also dealt with employment, education and public transport; greater capacity-building and technical assistance for local governments; greater emphasis on environmental, climatic aspects and disaster resilience in social housing, including energy efficiency and reduction of the housing's carbon footprint; the establishment of a minimum quota of social housing for marginalized groups; the creation of national public databases on housing; exploration of hybrid finance mechanisms, including public–private partnerships, housing cooperatives, co-financing and community financing; greater emphasis on South–South and triangular cooperation and the sharing of experiences; a focus on housing design and the provision of incentives for self-building; risk management, including in relation to conflict caused by increases in population; the importance in housing policies of the link between housing, waste management, environmental policies, the use of public space, and other variables; and recognition of the importance of data and of housing observatories for evidence-based policymaking.

29. One representative stressed the need for the involvement of all stakeholders in the implementation of the recommendations, despite the fact that those recommendations were addressed to Member States; the implementation of some of the recommendations on social housing, for example those concerning data collection, would be done by local authorities. Some representatives stressed that social housing policies should be adapted to local circumstances and integrated with urban planning and livelihood strategies. In that respect, another representative expressed the hope that the recommendations would be translated into the local languages of the people who would implement them.

30. The representative of an observer organization said that she considered the definition of social housing too narrowly focused on public housing, which was planned and maintained by the government. That risked limiting its universal applicability. Another representative of an observer organization said that social housing should be viewed as critical infrastructure, co-produced with communities in order to be truly transformative.

31. Responding to the comments made, Mr. Tuts clarified that, in refining the recommendations, the Working Group was being asked to focus on the recommendations in the report of the Executive Director and not to seek amendments to the related information documents, which were intended to frame the more general recommendations. Comments that related to those information documents had been noted, but the secretariat would not revise the documents.

32. Mr. Tuts confirmed that the recommendations were addressed to Member States, but noted that the achievement of adequate housing for all required a holistic and multi-stakeholder approach. He recognized the diversity of the circumstances faced by different countries and of their institutional set-ups and confirmed that the Co-Chairs and the secretariat would endeavour to reflect that in the recommendations. They would also ensure that the terminology used was consistent with that employed in the UN-Habitat strategic plan for 2026–2029. In terms of translation into local languages, he underlined that additional resources would be required for that task, but it was to be hoped that it could be done later in the process.

33. Also responding to comments, a representative of the secretariat acknowledged that, although internationally agreed definitions were often helpful for discussions at the global level, nationally and locally adapted definitions were at times more useful for implementation. The challenge before the Working Group was therefore to bridge those two dimensions.

B. Informal settlements and tenure security

34. The Working Group agreed to discuss the matters of informal settlements and tenure security together.

35. Two representatives of the secretariat gave a presentation on the note by the secretariat relevant to informal settlements (HSP/OEWG-H.2025/INF/4) and on the related recommendations (see HSP/OEWG-H.2025/2).

36. Two other representatives of the secretariat gave a presentation on the note by the secretariat relevant to tenure security for housing (HSP/OEWG-H.2025/INF/3) and on the related recommendations (see HSP/OEWG-H.2025/2).

37. In the ensuing discussion on the matter of informal settlements, several representatives expressed appreciation for the participatory process involving UN-Habitat, Member States and other stakeholders to produce a set of recommendations that promoted progressive, inclusive and participatory solutions and sustainable transformation of informal settlements. Some representatives welcomed the recognition of informal settlements as an integral part of the city, rather than an anomaly. They welcomed the emphasis on in situ upgrading, participatory approaches and the acknowledgement of community self-organization, self-production of space and cultural value. One representative commended the twin-track approach to informal settlements, comprising in situ upgrading and preventive planning, and welcomed the recommendation stating the need for an increased supply of well-located land to enhance the availability of affordable housing solutions beyond informal settlements. In that regard, if land as a resource remained in public hands, it would be easier to control urban development and secure affordable housing in the long term. She also welcomed the recurrent references in the recommendations to the social and ecological functions of land and the value of integrating those functions into legislation, and the need to base planning on both current and future housing needs.

38. Some representatives shared their countries' experiences in dealing with the challenges presented by informal settlements. One representative said that the approaches adopted included the enactment of national planning instruments, such as a neighbourhood rehabilitation programme; adaptation of approaches to different contexts, including rural and suburban neighbourhoods; and building capacity to mobilize resources at the local level, through the involvement of local authorities, civil society and private sector entities. Another representative said that a policy of dedicated grant funding had enabled municipalities to transform informal settlements, while noting the need for national action on informal settlements to take place within the context of international agreements and instruments, including the 2030 Agenda, Agenda 2063 of the African Union and the New Urban Agenda.

39. Representatives made proposals for the inclusion of additional elements in the recommendations on informal settlements or the further strengthening of existing ones. In particular, some called for a clear prioritization of in situ upgrading over relocation, which was to be considered only as a measure of last resort, with stronger safeguards against displacement, exclusion, rising service costs and gentrification following upgrading. One representative said that special consideration should be given to climate change as a long-term issue, given that many informal settlements were located in high-risk areas, and highlighted the benefit of a national framework of indicators that included disaggregated and localized indicators to facilitate regional planning. Another representative said that greater consistency between the recommendations on informal settlements and on tenure security would be desirable, including, in the former, a clear stance against unlawful evictions and a statement affirming that relocation or resettlement should be a "measure of last resort". The discrepancy that often existed between the development of good national policies and laws and their poor implementation was noted. One representative noted the need to give greater prominence to homelessness, while another said that the recommendations should adopt a stronger focus on prevention rather than remediation, and that reference should be made to exclusion mechanisms that might operate when informal settlements were upgraded and costs for the provision of new services affected the residents.

40. One representative said that rather than separating a city into two different components – a formal one with rights, and an informal one without – each urban territory should be understood and analysed in its entirety, informal settlements should be recognized as legitimate through State interventions in public works and services, and initiatives that encouraged self-management of environment and waste should be put in place. Age- and gender-sensitive approaches, insurance schemes for the protection of vulnerable households, and the use of alternative, environmentally friendly technologies should be promoted.

41. Representatives of observer organizations commented on the draft recommendations on informal settlements. One representative stressed the urgency of adopting a multi-stakeholder approach in mobilizing collective expertise and resources to achieve the ambitious goals of UN-Habitat Assembly resolution 2/7 on adequate housing for all, and resolution 2/2 on accelerating the transformation of informal settlements and slums by 2030. Another representative expressed strong support for in situ upgrading of informal settlements, with relocation as a measure of last resort, while noting that upgrading investments should not be encouraged where climate-related risks could not be mitigated. Another representative said that the great diversity of informal housing necessitated a tailored, responsive approach to the implementation of interventions to upgrade informal settlements.

42. In the discussion on the matter of tenure for housing, several representatives again expressed appreciation for the cooperative effort through which the proposed draft recommendations had been developed, and the value of those recommendations in guiding resilient and sustainable national solutions in the area of tenure security. One representative of an observer organization expressed support for the recognition of the continuum of tenure solutions, beyond formal ownership. The recognition of diverse forms of occupation and the condemnation of forced evictions was welcomed. One representative commended the importance assigned to the legitimacy and security of diverse land tenure forms, gender equality, institutional strengthening, rental agreements and social inclusion, as well as the emphasis on housing and land rights and the need to respond to the diversity of housing-related needs in relation to affordability ranges, housing life cycles and social mobility. Another representative said that the recommendations could provide valuable inspiration to those countries in the process of creating or extending a coherent housing support system, and offered a range of measures that could be adapted to local contexts and housing needs and that could complement existing provisions. She highlighted the importance of developing rental options that protected the interests of both parties in the rental agreement, and also suggested the inclusion in the recommendations of a reference to the United Nations Guiding Principles on Business and Human Rights to ensure that housing policies and related investments were implemented in a manner consistent with broader human rights. Another representative said that, in view of the importance of security of tenure to reducing vulnerability in a society, he welcomed the inclusion in the recommendations of provisions by which households, even without property titles, could be beneficiaries of improvement subsidies, and informal, non-legalized housing was considered an asset, not subject to dispossession or eviction.

43. Several representatives alluded to experiences in their own countries related to land tenure matters. One representative said that his country's legislative framework protected all legitimate forms of occupation, providing the stability needed for family life and the confidence to invest in housing and neighbourhoods. Such an approach benefited from strengthening the capacity of local authorities to document and protect occupation rights. Another representative provided details of the extensive policy and legislative framework in his country to protect tenure security, formalize contracts, assert the rights and security of those living in rented accommodation, and provide legal protection for the rights and interests of both parties in leasing agreements. Digital technology was extensively used to facilitate the operation of the system, with online platforms available for many functions. Another representative described her country's efforts to advance the land and tenure rights of vulnerable or marginalized members of the community, including women, older persons, child-headed households and disabled persons.

44. One representative said that the right to adequate housing and security of tenure had been violated in his State due to the destruction of a significant proportion of the housing stock during conflict and illegal settlement expansion, and he urged the Working Group to place stronger emphasis on the security of tenure of people living in protracted crisis situations. He further commended the holistic approach adopted by the Working Group whereby the definition of tenure extended beyond ownership, recognizing the legitimacy of informal, communal and rental forms of housing occupation, and praised the emphasis on digital and community-based mapping tools as mechanisms for documenting tenure rights and assisting recovery in times of conflict.

45. Representatives made proposals on how the existing recommendations on tenure security for housing could be improved or strengthened. One encouraged clearer articulation of rental solutions and emphasized the importance of preventive tools against displacement and homelessness, and of clearer safeguards against relocation. Another highlighted the need to place greater emphasis on the context of protracted crises, and on the need for stronger monitoring and accountability mechanisms. One representative said that the participative aspect could be strengthened by reinforcing reference to women, low-income households and other vulnerable members of society. Another representative said that informal settlements and land tenure insecurity were manifestations of a structural failure to ensure access to land in an adequately planned manner; greater legal security was therefore an essential basis for a strong housing system. In situ upgrading of informal settlements was a priority to

protect human rights. Innovative elements were needed to ensure security of tenure, including flexible models, the adoption of a housing credit system, land cooperatives to combat speculation, the establishment of special areas of social interest to help local authorities regularize informal housing and land tenure, and improved management systems that increased the value of public investments and created a virtuous cycle of financing.

46. Representatives of observer organizations commented on the draft recommendations on tenure security for housing. One representative said that tenure security must go beyond the legal realm and put in place a preventive system that addressed the multiple drivers of housing insecurity and injustices by mitigating eviction risks, incorporating tenure security into broader urban and infrastructure development, and strengthening the preventive role of the state. Another representative endorsed the call to adopt and institutionalize simplified tools for tenure documentation, including community-led participatory mapping to create trusted, localized land records.

47. The representative of a United Nations specialized agency said that tenure security for housing was not just about infrastructure but also embraced dignity, equality, protection and justice, and was therefore a human rights issue requiring an inclusive and dignified approach. A major challenge that needed to be overcome was lack of enforcement and lack of implementation of legal and policy measures. A worthwhile starting point at the national level was a moratorium on forced evictions. Residents of informal settlements should not only be consulted on housing matters but should be decision-making partners, with due consideration for human rights and equity.

48. Following the discussion, Mr. Tuts thanked those who had spoken for their overall support on the approach to the topics and for the constructive examples and suggestions to refine and strengthen the recommendations. He acknowledged the need for a consistent approach across the recommendations for informal settlements and security of tenure, and the need to present the recommendations in a logical sequence. He said that the matter of housing sustainability, which had been raised by some representatives, would be discussed at the next session of the Working Group. Finally, he said that the call for closer integration between the implementation of resolutions 2/2 and 2/7 would be discussed under agenda item 5.

49. Also responding to comments, a representative of the secretariat noted the interconnectedness of the items discussed, and the need to ensure a consistent and comprehensive approach. The comments on rental housing, which had been extensively discussed in the intersessional meetings, were welcomed, and might form the basis of separate set of recommendations that would be presented at a subsequent meetings of the Working Group. In conclusion, she said that the discussion would help in identifying priorities for the future work of the Working Group.

C. Housing finance

50. Two representatives of the secretariat gave a presentation on the note by the secretariat relevant to housing finance (HSP/OEWG-H.2025/INF/2) and on the related recommendations (see HSP/OEWG-H.2025/2).

51. In the ensuing discussion, a number of representatives welcomed the approach taken on the topic and the draft proposed recommendations, in particular in moving towards long-term models combining different public investments, subsidies, communal savings, cooperative schemes and private capital. One representative said that the recommendations were well linked with the other topics, with important cross-references to social housing, informal settlements and tenure security, and that the links to climate-related aspects offered opportunities to leverage funding from climate funds. Also of value was the detailed outline of the challenges facing the financing of different forms of housing and potential future risk areas, such as housing for students and older persons. Another representative stressed the importance of treating affordable housing as a value contributing to society's resilience to economic and climate-related challenges; in that regard, the recommendations on housing finance would contribute to the development of adequate housing for all. Another representative expressed appreciation for the reaffirmation that housing was a human right, and the recognition of the value of community-based financing mechanisms.

52. Several representatives shared their countries' experiences with regard to housing finance. Approaches adopted included policy and strategy development, with the participation of stakeholders, to promote well-planned, affordable and sustainable settlements; the formation of public-private partnerships to mobilize finance for housing and social amenities; the adoption of a long-term vision of housing finance, including long-term, low-interest loans and mortgages, employer participation in the financing of housing for employees, and public subsidies for low-income households; the use of various finance mechanisms to promote housing development, particularly in low-income communities, including bonds, housing cooperative agencies and real estate investment trusts; the

establishment of a national investment facility incorporating government, the private sector, banks and investment companies; the establishment of flexible financing avenues tailored to different income levels, and fostering of a sustainable savings culture; and the development of blended finance models with risk mitigation to encourage private sector involvement. One representative asked what housing finance instruments were of most relevance to fragile and post-conflict contexts; how UN-Habitat and partners could support the creation of regional housing funds for affordable and social housing; how countries could leverage green financing to scale up climate-resilient housing; and how municipal finance could best be connected to social housing financing.

53. Representatives made proposals on how the existing recommendations on housing finance could be improved or strengthened, in particular by placing further emphasis on fiscal and regulatory instruments that steered investment towards adequate housing and by promoting transparency, accountability and macroeconomic stability. Some representatives noted the need to increase development assistance and international finance, with calls for those funds to be more transparent and accessible, alongside capacity-building and institutional strengthening. One representative suggested adding reference to the regulatory and financing framework for the rental sector; adding a recommendation on financing and the development of various forms of housing occupation, for example rental, ownership or cooperative; in the section on private financing, the inclusion of recommendations on regulatory or fiscal instruments aimed at increasing investment in affordable and climate-resilient housing; and in the section on public finances and subsidies, reference to long-term financing to ensure accessibility and the affordability of social housing; and affirmation of the importance of ensuring that development assistance for social and affordable housing was bilateral and multilateral. Another representative said that housing finance must be attuned to the real needs of present day society and to the cultural, social, demographic and age specificities of the population. In that context, recommendations should include the promotion of associative and cooperative schemes of self-management; the implementation of housing schemes where land ownership was collective; the generation of credit schemes embracing the public, private and community sectors; and the establishment of a differential approach to credit that considered levels of social vulnerability, not only economic risk.

54. Another representative said that there could be clearer reference to various interlinked housing finance options, for example blending community-based savings and credit schemes for housing with public funding. Another representative suggested the inclusion of text on the role of macroprudential policy as a valuable tool in ensuring the long-term effectiveness of the housing market. Another representative said that there was a need to promote access to international housing finance for people living in conflict-affected locations.

55. One representative said that financing was a core issue of housing and urban development, which often required significant investment in the provision of supportive infrastructure, such as utilities, roads, sanitation and sewage, in addition to the cost of housing construction. It was important to commence with a master plan for urban development in order to determine investment possibilities and priorities and to plan the most effective sequence of procedures. For such an investment, international finance in the form of official development assistance, including technical assistance and capacity-building, was of great importance to developing countries.

56. Representatives of observer organizations commented on the draft recommendations on housing finance. One representative of an Africa-based development bank said that the rapid pace of urbanization continued to outstrip the pace of housing delivery across the continent, manifested in informal settlements, insecure tenure and vulnerable urban livelihoods. His organization had developed a strategy for placing housing finance at the centre of Africa's development agenda through three pillars: affordable housing finance; urban infrastructure and regeneration; and sustainable construction ecosystems that fostered innovation and climate resilience. A range of policies and financing measures had been put in place, with the engagement of private and public partners, to advance that transformation. Another representative of an observer organization stressed the need to develop policies that promoted equity and efficiency and avoided perverse incentives in housing finance mechanisms, for example investments in climate-vulnerable areas. Innovative tools that facilitated housing finance included microfinancing, which had generated significant funding for housing portfolios in the past decade, and use of artificial technology, for example to track housing-related foreign aid flows. Another representative welcomed the focus in the recommendations on community-led forms of housing finance, although she noted the need to put greater emphasis on the role of additional actors, such as development banks and local and regional governments, in supporting those mechanisms. Another representative said that further attention should be given to the role of community-based mechanisms in supporting the implementation of two foundational enablers: improved data systems and long-term resilient financing.

57. Responding to the comments made, Mr. Tuts said that the examples provided of housing finance solutions at the local, national and international levels, and from public, private and other sources, offered a large sample of innovative forms of finance that would assist in refining the recommendations. He also took note of the linkages between housing finance and other topics, including social housing, informal settlements and rental housing.

58. Also responding to comments, a representative of the secretariat recognized the importance of strengthening the recommendation on international finance, and placing greater emphasis on the interlinkages between the different avenues of housing finance provision. Noting that the focus in the contributions on alternative or community-led financing mechanisms, and the administrative tools needed to facilitate the functioning and scaling up of those mechanisms, was appreciated, she said that it would help inform further development of the recommendations.

59. Following the discussion of the priority themes and the related draft recommendations, the Co-Chair said that a draft decision on the recommendations under the four thematic areas was set out in a conference room paper that had been made available to the Working Group for consideration at the next plenary meeting.

D. Decision

60. Subsequently, the Working Group considered a draft decision on the recommendations under the four thematic areas, set out in a conference room paper. Several representatives proposed modifications to the draft decision with the aim of welcoming the recommendations rather than endorsing them, and clarifying that changes proposed during the discussion of the recommendations in document HSP/OEWG-H.2025/2 would be integrated into a future iteration of those recommendations. In doing so, the Working Group acknowledged the work of the Co-Chairs and the support of the secretariat.

61. The Working Group adopted the decision, as orally amended. Decision OEWG-H/2 on the recommendations under the four thematic areas is set out in the annex to the present report.

IV. Presentation of the work to establish a housing knowledge platform

62. Introducing the item, the Co-Chair drew attention to the report of the Executive Director on progress towards the establishment of a housing knowledge platform (HSP/OEWG-H.2025/3).

63. Mr. Tuts presented the report, providing an overview of the incremental development of the content of the platform, its key features and options for its future development.

64. In the ensuing discussion, several representatives welcomed the comprehensive report and the progress to date. One said that the housing knowledge platform was a timely initiative for countries facing growing demand for adequate and affordable housing driven by rapid urbanization and population growth. Some said that the platform was a critical instrument that would help Member States to bridge data, policy and capacity gaps and learn more about best practices.

65. Representatives welcomed specific aspects of the vision, including the proposed gradual development of the platform; the focus on national ownership, regional balance and multilingual accessibility; the related plans for resource mobilization; the incorporation of regional hubs; the integration of community-generated data; and the emphasis on showcasing innovative housing solutions that could be replicated locally.

66. Several representatives offered to share their experience to assist in the development of the platform. Some provided examples of the contributions that they could make, such as their experience of setting up digital platforms or a national registry of informal settlements, or the provision of the information in the tools and databases that they maintained. For example, one representative spoke of the digital platforms set up by a number of cities in his country for decision-making on housing. Those platforms brought together data on land transactions, construction permits and sales contracts, and integrated market data related to new housing, existing housing, rentals and housing finance, along with external data on population, employment, transportation, education and medical care.

67. Many representatives made suggestions for enhancing the platform. Those included ensuring the interoperability of the information systems; the establishment of a framework for data quality, including data cleansing, traceability and updating; ensuring that the data uploaded was from validated sources and that official data sources were complemented by verified community and grass-roots data; the development of effective monitoring and evaluation tools, including a set of indicators and

dashboards; the development of guidelines and training materials; the consolidation of lessons learned and best practices and the promotion of regional and local thematic peer learning; the establishment of a clear governance framework to ensure the sustainability of the platform beyond 2029; the involvement of and the creation of alliances with development partners, the private sector, universities and research centres to ensure the sustainability of the platform, including through resource mobilization; increased resource mobilization and technical assistance to ensure that low-income and least developed countries could participate fully in the initiative; the involvement of young people skilled in the required technology, including geographic information systems and artificial intelligence; and the alignment of the structure and content of the housing knowledge platform with the future global housing monitoring framework.

68. Several representatives said that the development of the platform should be carried out in full respect of national circumstances, but it should also be adapted to local circumstances. Some representatives stressed that the platform should be a tool for urban social transformation and not simply an archive or a replication of existing platforms. Some representatives expressed their interest in hosting regional or thematic hubs in their countries.

69. Mr. Tuts noted the comments and proposals made. A representative of the secretariat acknowledged that the future global housing monitoring framework, which was currently under development and due for discussion at the following session of the Working Group, would drive the way in which data from Member States and other stakeholders was integrated. There would certainly be further opportunities to discuss the two elements and the relationship between them.

70. The Working Group considered a draft decision on guidance on the housing knowledge platform, set out in a conference room paper. Several representatives proposed modifications with a view to bringing greater clarity to the text.

71. The Working Group adopted the decision, as orally amended. Decision OEWG-H/3 on guidance on the housing knowledge platform is set out in the annex to the present report.

V. Road map for the work of the Open-ended Intergovernmental Expert Working Group for the period 2025–2029

72. Introducing the item, the Co-Chair drew attention to the proposed road map for the work of the Working Group for the period 2025–2029 (HSP/OEWG-H.2025/4).

73. The representative of Kenya made a presentation on the implementation of the road map of the French and Kenyan Co-Chairs, adopted following the first session of the Working Group, in December 2024. The road map had provided a clear framework to guide work in the intersessional period, defined priority thematic areas for the first year, and guided preparations for the current session. The main milestones achieved included two series of expert group meetings, held in June and August 2025, each followed by intersessional meetings, which had resulted in validated draft recommendations, emerging consensus on international definitions of the terms “homelessness” and “informal settlements”, and substantive progress on the design of a global housing monitoring framework. Further work in the months and years ahead would focus on integrated national housing policies; sustainability; and resource mobilization for the work of the Working Group. Overall, the road map had provided a structured and transparent framework that had successfully defined the group’s work, enabling broad expert participation, launching the intersessional mechanisms and establishing a replicable model for the iterative development and validation of recommendations.

74. The Co-Chair presented the proposed road map for the work of the Working Group for the period 2026–2029, which included an indicative plan and timetable for the Group’s work until the conclusion of its mandate in 2029. It identified priorities, milestones, deliverables and modalities for implementation in accordance with resolution 2/7, but also took into account resolution 2/2 on accelerating the transformation of informal settlements and slums by 2030. The proposed road map was aligned with the UN-Habitat strategic plan for the period 2026–2029, serving as a tool for mobilizing the technical, human and financial resources required for the effective implementation of the Group’s mandate. The road map also provided guidance for future co-chairs on standard working methods to ensure continuity.

75. In the ensuing discussion, representatives praised the positive contribution of the road map to the work of the Working Group, and welcomed the approach adopted for the continuation of that work for the period 2026–2029. A representative of an observer organization said that the Working Group was an innovative means of elevating housing issues in a transboundary manner and developing solutions that could be applied in all contexts.

76. On the modalities for taking forward the road map, one representative stressed the importance of broad-based and diverse participation in the work of the Working Group during the intersessional period to ensure that the results to be presented at the third session of the UN-Habitat Assembly, in 2029, were truly universal and intergovernmental. The continued engagement of a range of experts and other stakeholders would help to refine the recommendations of the Working Group and ensure that the definitions of key terms were harmonized internationally and used for statistical purposes and to facilitate future work in areas such as homelessness, informal settlements and adequate housing. Another representative noted the opportunity to validate the work of the Working Group by connecting with global and regional processes. Regional pilots could assist in developing a framework of indicators on housing quality, accessibility and resilience.

77. Some representatives proposed refinements on the content of the road map. One representative said that further work was needed on the effective integration of climate financing in the housing sector, and that compilation of a catalogue of best practices could help to inform the future direction of the road map. Another representative said that adequate time should be allowed for Member States to review recommendations in consultation with relevant public bodies. Regarding the implementation of recommendations, she added that they should always be adapted to local contexts and conditions. Another representative shared details of the development and implementation of his own country's road map for adequate and affordable housing, which might inform the efforts of other countries.

78. The Working Group considered a draft decision on the road map for the work of the Working Group for the period 2025–2029, set out in a conference room paper. Several representatives proposed minor modifications to the text.

79. The Working Group adopted the decision, as orally amended. Decision OEWG-H/4, on the road map for the work of the Working Group for the period 2025–2029, is set out in the annex to the current report.

VI. Dates and provisional agenda of the third session of the Open-ended Working Group

80. The representative of the secretariat drew attention to draft decision OEWG-H/5, on the dates and provisional agenda of the third session of the Working Group. The proposed dates and venue for the third session were 12 and 13 November 2026, in Nairobi. The dates were indicative, given that, in paragraph 7 of its resolution 2/7, the UN-Habitat Assembly had decided that the Executive Board would decide on the timing and duration of the sessions of the Working Group. It also remained possible that another Member State might offer to host the meeting, including at a different time.

81. One representative suggested a minor revision to clarify the intent of the draft decision. Another representative urged the Executive Board to ensure that the proposed dates did not coincide with other major international meetings at that time.

82. The Working Group adopted the decision, as orally amended. Decision OEWG-H/5, on the dates and provisional agenda of the third session of the Working Group, is set out in the annex to the current report.

VII. Election of co-chairs

83. The following nominations had been submitted for the positions of the two co-chairs for the third session of the Working Group: Azerbaijan (Eastern European States) and Somalia (African States). The Working Group duly elected Azerbaijan and Somalia as Co-Chairs by acclamation. The Co-Chairs would begin their terms of office at the closure of the second session and remain in office until the closure of the third session, in accordance with the terms of reference adopted by the Working Group at its first session, in decision OEWG-H/1.

84. The representatives of Azerbaijan and Somalia delivered brief statements expressing appreciation for their election and affirming their commitment to guiding the work of the Working Group during their term of office.

VIII. Other matters

85. There were no other matters for the consideration of the Working Group.

IX. Closure of the session

86. Following the customary exchange of courtesies, the Co-Chair declared the session closed at 5 p.m. on Thursday, 23 October 2025.

Annex

Decisions adopted by the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All at its second session

Decision OEWG-H/2: Consideration of draft recommendations under the four thematic areas

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

1. *Commends* the work carried out by the Co-Chairs of the Working Group, with the support of the secretariat, and welcomes the draft recommendations on social housing, informal settlements, tenure security and housing finance;¹
2. *Invites* the next co-chairs of the Working Group to review the recommendations, based on the guidance provided by Member States at the second session of the Open-ended Intergovernmental Expert Working Group, on the understanding that they may be further developed by the Working Group at its future sessions, as appropriate, and subsequently submitted for final consideration and possible adoption at the third session of the United Nations Habitat Assembly, in June 2029, in accordance with Assembly resolution 2/7.

Decision OEWG-H/3: Guidance on the housing knowledge platform

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

1. *Welcomes* the progress report on the establishment of a housing knowledge platform;²
2. *Encourages* Member States and partners to provide substantive inputs, including content, case studies, tools, and technical and financial resources, to support the establishment and further development and maintenance of the platform;
3. *Requests* the Executive Director to continue the work on the establishment and further development of the platform, including with regard to governance, interoperability with existing databases, content modules and multilingual access, based on the guidance provided by Member States at the second session of the Working Group.

Decision OEWG-H/4: Road map for the period 2025–2029

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

1. *Welcomes* the proposed road map for the period 2025–2029,³ on the understanding that it may be adjusted, in consultation with Member States and as guided by the Co-Chairs of the Working Group;
2. *Requests* the Executive Director to support the Co-Chairs of the Working Group in the implementation of the road map, including with regard to the Working Group's intersessional activities;
3. *Encourages* Member States in a position to do so to provide technical and financial support for the work of Working Group, including for the organization of its formal sessions.

¹ HSP/OEWG-H.2025/2, section IV.

² See HSP/OEWG-H.2025/3.

³ See HSP/OEWG-H.2025/4.

Decision OEWG-H/5: Dates and provisional agenda of the third session of the Working Group

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

1. *Endorses* the provisional agenda for the third session of the Working Group, as set out in the annex to the present decision, on the understanding that it may be adjusted based on guidance provided by Executive Board and the next co-chairs of the Working Group;
2. *Takes note* of the indicative dates for the third meeting of the Working Group, which are 12 and 13 November 2026, and requests the Co-Chairs to present the indicative dates for decision by the Executive Board;
3. *Encourages* Member States to consider providing financial support for the upcoming sessions of the Working Group and for its intersessional activities.

Annex to decision OEWG-H/5

Provisional agenda for the third session of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All

1. Opening of the session.
 2. Adoption of the agenda and organization of work.
 3. Adoption of the report of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All on the work of its second session.
 4. Consideration of the outcomes of the preparatory intersessional meetings, including draft recommendations.
 5. Presentation of the work to establish a housing knowledge platform.
 6. Dates and provisional agenda of the fourth session of the Open-ended Intergovernmental Expert Working Group.
 7. Election of co-chairs.
 8. Other matters.
 9. Closure of the session.
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