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

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

### Revised proposed recommendations

## I. Introduction

1. The United Nations Habitat Assembly, in Resolution 2/7, requested the Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H) to "consider and make recommendations to the Assembly on the development and content of policies for accelerating progress towards the universal achievement of safe, sustainable, adequate and affordable housing".

2. Based on extensive consultations with experts during the preparatory phase of the second session, the secretariat developed draft recommendations on the following thematic areas, as proposed by the co-chairs: 1) informal settlements, 2) social housing, 3) housing finance and 4) tenure security. The draft proposed recommendations were presented, discussed, and welcomed by the Experts attending the second session of the OEWG-H, held in Nairobi on 22-23 October 2025.

3. Decision OEWG-H/2 - Consideration of draft recommendations under the four thematic areas - "…invites the next co-chairs of the Open-ended Intergovernmental Expert Working Group to review the recommendations, based on the guidance provided by Member States at the second meeting of the Open-ended Intergovernmental Expert Working Group [..]". This present report provides revised recommendations, initially contained in document HSP/OEWG-H.2025/2, taking into account the guidance, comments and suggestions expressed by Member State Experts during and after the second session.

4. Additional draft recommendations on other thematic areas will be considered by the Expert Working Group at its upcoming meetings until 2029, when it will report back to the third session of the United Nations Habitat Assembly and submit all its recommendations for final consideration by the Assembly.

## II. Revised proposed recommendations

### A. Informal Settlements

5. The revised recommendations on informal settlements build on the overall support and guidance expressed by the Experts at OEWGH-2, maintaining an emphasis on in-situ informal settlement upgrading. An analysis of trends and challenges and further details on the recommendations are provided in document HSP/OEWG-H.2025/INF/4. The recommendations on informal settlements are articulated in three blocks: (1) Upgrading and transformation of existing informal settlements; (2)

Adequate and affordable housing solutions as alternatives to informal settlements; and (3) Enablers of a twin-track approach: upgrading and creating alternatives.

### *1. Upgrading and transformation of existing informal settlements*

6. Prioritise in-situ upgrading, by providing improved infrastructure and basic services to informal settlements, while ensuring that interventions include climate adaptation and safeguard mechanisms to mitigate gentrification. Evictions and relocations should only be considered as a last resort and must be carried out in full alignment with international human rights standards and protocols.

7. Institutionalize support for incremental, self-help and community-led housing upgrading.

8. Enable tenure security, including through flexible incremental and collective approaches, and land readjustment interventions.

9. Enact legal frameworks to integrate flexible zoning, land and planning systems in informal settlements and enable local authorities to establish special areas of social interest.

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

10. Increase affordable housing options by leveraging public and private sector resources as well as community-led and self-help contributions that meet the needs and operating practices of low-income households; this includes rentals, cooperatives, community-led, self-built and incremental housing.

11. Increase the supply of affordable, serviced and well-located land for housing through good land management and spatial planning.

12. Implement integrated housing and urban policies that foster inclusive and compact urban growth and prevent the proliferation of underserviced and informal peripheries.

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

13. Develop data systems and strengthen localised knowledge of housing needs, income levels and coping strategies to inform inclusive and context-specific housing policies and programmes, using disaggregated, localised indicators and community data.

14. Embed community participation in the design, execution and oversight of housing and informal settlements' transformation initiatives, with special attention to youth, women, people with disabilities and people in vulnerable situations.

15. Establish multi-stakeholder efforts to transform and prevent the creation of new informal settlements.

16. Put in place long-term financing mechanisms to upgrade informal settlements, including land-based financing, community-managed funds and inclusive credit solutions for informal dwellers.

## B. Social Housing

17. The revised recommendations on social housing build on the overall support and guidance expressed by the Experts, maintaining an emphasis on integrated urban development, linkages with informal settlement upgrading, and diverse social housing approaches, including rental-based, incremental, cooperative and mutual-help models, while incorporating suggestions to further strengthen environmental considerations and linkages with land use, access to services and local government capacities. An analysis of trends and challenges and further details on the recommendations are provided in document HSP/OEWG-H.2025/INF/5. Social housing recommendations are articulated in four blocks: (1) Enablers of inclusive social housing programmes; (2) Land allocation and spatial equity; (3) Inclusive and accessible design; and (4) Integrated welfare support and transparent housing allocation.

### *1. Enablers of inclusive social housing programmes*

18. Develop robust institutional and policy frameworks to guide the implementation of inclusive and sustainable housing strategies, ensuring sufficient flexibility to accommodate and support incremental housing approaches, mutual-help and cooperative delivery systems.

19. Mobilize long-term, diversified and accountable public-interest financing frameworks for social housing, including tailored channels for incremental, mutual-help, cooperative and community-based provision.

20. Build integrated housing, spatial and demographic data systems to support evidence-based planning and decision-making and strengthen housing observatories and public databases for transparency and accountability.

21. Demonstrate the public value of social housing through impact measurement.

### *2. Land allocation and spatial equity*

22. Unlock access to well-located land for social housing development by mobilizing strategic public land use, land banking and land value sharing, supported by cohesive land-use policies that include pre-emptive rights and enable the disassociation of land and building ownership, promote inclusionary zoning, and ensure equitable land and housing distribution to prevent segregation.

23. Embed social housing into urban policy and governance to ensure equitable access to housing and promote territorial justice, recognising its synergies with informal settlement upgrading.

24. Align social housing with infrastructure planning to support connected and inclusive communities.

### *3. Inclusive and accessible design*

25. Establish inclusive, accessible and adaptable housing design standards for diverse needs and life stages, as well as forms of delivery, incorporating environmental sustainability, energy efficiency and green infrastructure.

26. Foster cultural adequacy and economic inclusion through participatory design and support for informal livelihoods.

### *4. Integrated welfare support and transparent housing allocation*

27. Develop integrated ecosystems of social partners to support the maintenance of social housing stock and provide continued welfare support to beneficiaries, particularly through coordination with other administrative and social assistance systems.

28. Establish and implement transparent eligibility criteria and allocation procedures, grounded in principles of equity and inclusion, with specific measures to prioritise the poorest and people in vulnerable situations, including women heads of households, children, young people, older persons and persons with disabilities.

## C. Housing Finance

29. The revised recommendations on housing finance build on the overall support and guidance expressed by the Experts, maintaining an emphasis on integrating climate considerations and advancing inclusive, long-term financing approaches that combine public investment, subsidies and diverse financing mechanisms, including communal savings and cooperative schemes, while incorporating guidance to strengthen fiscal and regulatory instruments, promote transparency, accountability and macroeconomic stability, and reinforcing the role of development assistance, international finance and capacity-building support. An analysis of trends and challenges and further details on the recommendations are provided in document HSP/OEWG-H.2025/INF/2. Housing finance recommendations are articulated in four blocks: (1) Enablers of effective and inclusive housing markets; (2) Private finance; (3) Public finance and subsidies; and (4) International finance.

### *1. Enablers of effective and inclusive housing markets*

30. Establish coherent finance, land, planning and housing policies and institutional frameworks, supported by coherent fiscal, regulatory and macroprudential policies that ensure market stability and steer investment toward inclusive and sustainable housing outcomes.

31. Integrate land governance, inclusive planning and land value sharing into housing policies to promote equity, affordability and efficient land use and to enable the financing of adequate housing for all, while advancing environmental sustainability and climate-resilient housing development.

32. Develop integrated, digitized and open housing and land data systems to better understand both formal and informal housing markets and to ensure transparency and accessibility.

33. Reduce bureaucratic barriers, simplify and digitalize housing and land related permit processes to reduce delays, cut costs and increase transparency.

34. Reduce housing costs by lowering services and infrastructure delivery costs (through compact and well planned spatial development), enabling access to affordable, suitably located and serviced land (through land readjustment, land banking, fit-for-purpose land regularization and use of public land), supporting domestic construction industries and promoting urban densification (through infill development, vertical expansion, repair and conversion of existing buildings and zoning reforms).

### *2. Private finance*

35. *Household finance:* Diversify and make housing finance instruments more inclusive by facilitating access to housing mortgages and enabling complementary housing finance instruments such as microfinance for incremental construction, cooperative schemes, community-based savings and credit initiatives, blended finance and rental support schemes.

36. *Household finance:* Strengthen financial intermediaries and broaden long-term capital access through liquidity facilities, credit guarantees, tailored regulatory support and increased transparency.

37. *Construction finance:* Mobilize finance for construction to accelerate affordable and climate-responsive housing delivery while managing risk.

38. *Construction finance:* Diversify the range of housing finance instruments available to small and emerging developers and contractors across the entire housing value chain by co-designing such instruments with investors, including local communities through associative, cooperatives and self-management models, and adapting them to national and local context and institutional frameworks.

39. *Investment capital*: Encourage greater private sector participation in affordable and inclusive housing markets by de-risking investments and ensuring long-term market stability, supported by macroprudential policies.

40. *Investment capital*: Rebalance and regulate housing markets through coherent regulatory frameworks that align housing finance, land use planning, taxation and construction standards, aligned with sustainable finance taxonomies and the UN Guiding Principles on Business and Human Rights, while treating housing as a right and social good, curbing speculation and financialization and regulating short-term rentals.

### *3. Public finance and subsidies*

41. Deploy targeted government taxation measures and subsidies, reduce housing production costs and expand access for low-income groups, particularly through social housing programmes.

42. Leverage public assets such as land, subsidies and infrastructure to unlock investments in housing and informal settlements upgrading.

### *4. International finance*

43. Steer multilateral and bilateral support toward inclusive, adequate and sustainable housing, particularly for low-income and vulnerable populations, ensuring equitable access and transparency of bilateral and multilateral housing finance.

## D. Tenure Security

44. The revised recommendations on tenure security build on the overall support and guidance expressed by the Experts, maintaining an emphasis on the continuum of tenure options, the importance of land tenure security for inclusive informal settlements' upgrading and for the recognition of collective tenure arrangements, and on the need to promote gender-responsive, participatory and evidence-based approaches. An analysis of trends and challenges and further details on the recommendations are provided in document HSP/OEWG-H.2025/INF/3. Tenure security recommendations are articulated in four blocks: (1) Enablers of tenure security and sustainable land management; (2) Data, new technologies and community-generated information; (3) Diverse tenure options and incremental approaches; and (4) Protection against forced evictions and access to justice.

### *1. Enablers of tenure security and sustainable land management*

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

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

47. Strengthen the mandate, institutional capacity and resources of national and local authorities to administer and enforce tenure rights, including through designated special areas of interest in municipal plans.

### *2. Data, new technologies and community-generated information*

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

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

### *3. Diverse tenure options and incremental approaches*

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

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

### *4. Protection against forced evictions and access to justice*

52. Incorporate anti-eviction measures into legal frameworks, strengthen eviction monitoring systems, and ensure relocation is considered only as a measure of last resort, following comprehensive and participatory assessment of alternatives.

53. Reinforce national and local housing justice and dispute-resolution mechanisms, including with civil society, to mitigate eviction risks.

## III. Aspects to be given attention

54. Some Member States Experts proposed aspects that deserve further attention in future work of the Expert Working Group, as part of the thematic recommendations that will be developed in the following years. These are: housing finance and related regulatory frameworks, including rural housing finance, sustainable green housing investments, and alignment of housing policy, fiscal policy and macroprudential regulation to promote market stability and equitable access to housing finance, including engaging with central banks and financial regulators; innovation and technology solutions to strengthen access to adequate housing; displacement and relocation, including guidance on human rights–compliant relocation as a measure of last resort and eviction prevention and monitoring; housing, land and property rights in protracted crises, integrating rights-based approaches and mechanisms to facilitate access to international housing finance; rental and tenancy protection, including in informal rental markets, with emphasis on strengthening regulatory, legal and policy guidance, and on developing dedicated financing instruments and incentives to expand the supply of affordable rental housing; homelessness, including prevention, protection and long-term inclusion within the housing and tenure continuum.