



Collective, non-speculative housing to realise adequate housing for all

Input for the first session of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All — Nairobi, December 2024

Member States should use the first session of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All **to develop a roadmap to support collective, non-speculative forms of housing and tenure systems as key mechanisms to implement the 2023 UN-Habitat Assembly resolutions** on ‘Adequate housing for all’ (HSP/HA.2/Res.7) and ‘Accelerating the transformation of informal settlements and slums by 2030’ (HSP/HA.2/Res.2).

Proposal

Collective, non-speculative forms of housing (also referred to as social production of habitat, collaborative housing, collective tenure systems, non-market housing, self-help housing, or community-led housing) refer to forms of development and management of land and housing that are led collectively by the residents and communities who will live in the housing units, and that ensure the social function of land and property through non-speculative mechanisms. These forms of housing have successfully helped guarantee long-term affordability of housing and supported the protection and fulfilment of the right to adequate housing. **Partnerships between government and civil society actors** to advance these models are crucial to address the housing crisis and empower citizens to contribute to the solutions.

To advance towards a commitment to support collective, non-speculative forms of housing production as a critical mechanism to enable the implementation of the 2023 UN-Habitat resolutions, the intergovernmental group should work towards:

- **Understanding the role of collective, non-speculative forms of housing as a critical effort to progressively realise adequate housing for all** by highlighting policies and programmes advancing these forms of housing and promoting learning of good practices and innovations
- **Recognising communities and civil society actors as peers in the development and management of land and housing**, who are able to play their part in mobilising resources and provide needs-driven solutions that can substantially contribute to addressing the global housing crisis
- **Including measurements of governmental efforts and multistakeholder partnerships to support non-speculative, collective forms of housing provision as indicators in the new framework for measuring and reporting on the adequacy of housing**, to monitor both the adequacy of housing as well as the quality of policies and efforts implemented to promote innovative, community-led forms of housing provision
- **Calling for greater multilateral and bilateral support to advance collective, non-speculative forms of housing** that guarantee diversified, flexible sources of housing finance and correct the current disproportionate investment into market-led approaches to housing provision, and

- **Agreeing on collaborations to advance collective, non-speculative forms of housing provision throughout 2025**, notably in the organisation of the World Social Summit and the celebration of the international year of cooperatives, but also in the context of the Fourth International Conference on Financing for Development and COP30.

Rationale

Across the world, there is extensive evidence that the **benefits of collective, non-speculative forms of housing extend beyond the housing itself**. They improve the **quality of life** of their residents, as well as the **quality of the natural and built environment** in the communities. They also can result in **greater economic and social inclusion as well as a deepened sense of belonging, ownership and social cohesion**. As a result, they can lead to **more inclusive forms of governance and decision-making**, from within the communities themselves to the local and national level. In addition, these benefits **manifest themselves at different levels**: these approaches to collective housing impact the individuals and households participating; they transform the communities themselves; and they can influence systems and societies more generally. Collective, non-speculative forms of housing production are:

- **Providing adequate housing at scale:** The Brazilian programme Minha Casa Minha Vida — Entidades, developed to work with civil society to provide housing, built more than 62,000 units for low-income families between 2009 and 2016.¹ The benefits of these partnerships ranged from housing units that were 30% larger than the statutory minimum, to the protection of the environment through reforestation programmes.²
- **Reaching those with the greatest needs:** Among the Philippines' social housing programmes, the Community Mortgage Program (CMP) has reached most of the poor households belonging to the housing backlog segment and the lowest 30% of the population by income: 138,871 households between 1989 and 2003.³
- **Offering more economically efficient solutions:** In Belgium, the Community Land Trust¹ Brussels (CLTB) offers homes that are 20–50% more affordable than market alternatives;⁴ and in Uruguay the cooperative movement FUCVAM manages to bring down construction costs by 30–40%.⁵
- **Providing more sustainable construction mechanisms:** In Mexico, collective housing initiatives that have used local materials have reduced CO₂ emissions and have proven to be up to 64% more ecologically friendly than conventional housing construction projects.⁶
- **Leveraging economic resources:** In Kenya, by converting community savings to development finance, Muungano's project financing models have leveraged resources, often from the city or state, at ratios as high as 1:50.⁷
- **Guaranteeing security of tenure through crises:** During COVID-19, a global study demonstrated that only 13% of those living in community land trusts had difficulties with housing costs, compared to 83% for those in an irregular land tenure situation and 62% for those with government subsidised rent or living in public housing.⁸
- **Improving health outcomes:** Studies of Organisation for Economic Co-operation and Development (OECD) countries have demonstrated a positive relationship between collective housing and physical health, including through increased levels of physical activity and healthier eating habits.⁹
- **Supporting community resilience:** In Thailand, people living in community-led housing projects came together during the pandemic to organise food drives and survival kits, which reduced daily household expenditure on food by about \$3.1 per family during lockdown.¹⁰

¹ A community land trust is a non-profit organisation designed to acquire, manage and steward land to meet community needs, such as providing affordable housing.

- **Improving social cohesion and mental health:** In Belgium, 82% of residents of the CLTB say they feel more fulfilled since living in a CLTB home.¹¹
- **Establishing long-term effective partnerships:**
 - In Zimbabwe, by 2011, communities, despite the very adverse economic context, have saved more than US\$500,000, secured land for 15,775 families, built 975 houses with a further 1,122 under construction, installed piped water and sewerage on 2,454 plots and raised US\$600,000 in capital contributions to the Gungano Urban Poor Fund.¹²
 - In Kenya, Muungano has played a part in delivering 7,000 homes, has improved access to water and sanitation for 40,000 slum families and has secured land rights for communities occupying 140 hectares — leveraging slum improvements of US\$200 million.¹³
 - In the Philippines, the CMP is the programme most adopted and supported by local government units (with 27 local government units as originators) and NGOs (with 80 NGOs as community organisers and originators).¹⁴

Contribution to global agendas

Supporting collective, non-speculative forms of housing will:

- Advance the role of housing as a central element of inclusive, resilient, post-pandemic recovery as expressed in the UN-Habitat Assembly resolution on ‘Adequate housing for all’ (**HSP/HA.2/Res.7**)
- Support efforts to transform informal settlements and slums through “multi-level participatory governance” and “a whole-of-society approach that enables democratic and effective participation by all groups, especially communities and civil society,” as well as through forms of incremental and progressive provision of housing, diversified finance mechanisms, and strengthened community resilience and empowerment, as called for in the UN-Habitat Assembly resolution on ‘Accelerating the transformation of informal settlements and slums by 2030’ (**HSP/HA.2/Res.2**)
- Contribute to the localisation of the Sustainable Development Goals (**HSP/HA.2/Res.6**) and the need to “enhance national frameworks for the coherent and multisectoral implementation of its goals and targets and strengthen the inclusion and participation of local communities”
- Implement the commitments made by Member States in the Pact for the Future (**A/RES/79/1**) to ensure access for all to adequate, safe and affordable housing, to engage with local and regional authorities and enhance cooperation with stakeholders through a whole-of-society approach, and promote innovative, long-term and forward-thinking ideas to achieve the 2030 Agenda and secure the rights of future generations
- Promote a social development approach in the organisation of the World Social Summit in 2025, as encouraged by the political declaration following the Sustainable Development Goals Summit (**A/RES/78/1**)
- Respond to the special rapporteur on the right to adequate housing’s (**A/HRC/RES/52/10**) concern on lack of progress regarding discrimination and the need to urgently act to ensure security of tenure of marginalised groups; recognise the role of security of tenure in enhancing the enjoyment of the right to adequate housing and the enjoyment of many other economic, social, cultural, civil and political rights;

“We will encourage the development of policies, tools, mechanisms and financing models that promote access to a wide range of affordable, sustainable housing options, including rental and other tenure options, as well as cooperative solutions such as co-housing, community land trusts and other forms of collective tenure that would address the evolving needs of persons and communities, in order to improve the supply of housing (especially for low-income groups), prevent segregation and arbitrary forced evictions and displacements and provide dignified and adequate reallocation. This will include support to incremental housing and self-build schemes, with special attention to programmes for upgrading slums and informal settlements.” — New Urban Agenda, paragraph 107

and respond to the call to work with affected communities and individuals to develop and promote environmentally sustainable and sound housing design, construction and maintenance to address the effects of climate change while ensuring the right to adequate housing, and

- Recognise the role of the social and solidarity economy in promoting democracy and social justice and a more inclusive and sustainable economic growth (**A/RES/77/281**).

Partners

União dos Movimentos de Moradia (UMM)

[UMM](#) is an association of movements working in the areas of slums, tenements, homelessness, mutirões, occupations and allotments. The aim of the UMM is to articulate and mobilise housing movements, fight for the right to housing, urban reform and self-management and thus rescue people's hope for a society without social exclusion. Contact: Evaniza Rodrigues, evaniza@uol.com.br

International Institute for Environment and Development (IIED)

[IIED](#) is an independent policy and action research organisation based in the United Kingdom. Together with more than 350 partners in over 60 countries, IIED generates evidence and builds capacity to drive change in policy and practice. One of its work programmes aims to promote housing justice through local and global partnerships. Contact: Alexandre Apsan Frediani (Principal Researcher), alexandre.frediani@iied.org

World Habitat

[World Habitat](#) supports and shares housing ideas, models and solutions that can transform the lives of individuals, families and communities. For the past 40 years, in collaboration with UN-Habitat, it has recognised and rewarded 360 transformative housing ideas, projects and programmes from around the world. Through its global network, it brings together people and ideas, from large global institutions and national governments to grassroots organisations and local communities. In one of its areas of activity, World Habitat has been supporting innovative community-led housing models that increase the availability of sustainable, affordable and long-term housing for low-income groups and that also guarantee land rights. Contact: Yiorgos Ppamanousakis (Coordinator of the Global Community-Led Housing Programme), yiorgos.papamanousakis@world-habitat.org

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Notes

- ¹ <https://www.institutolula.org/legado/brasil-da-mudanca/avancos-sociais/minha-casa-minha-vida>
- ² <https://www.iied.org/sao-paulo-how-social-movements-are-advancing-housing-rights-while-decarbonising-city>
- ³ <https://journals.sagepub.com/doi/abs/10.1177/0956247809344362>
- ⁴ <https://world-habitat.org/world-habitat-awards/winners-and-finalists/introducing-community-land-trusts-in-continental-europe/#award-content>
- ⁵ <https://www.urbamonde.org/projets/article/publication-production-sociale-de-l-habitat-2018?lang=fr>
- ⁶ <https://hic-al.org/wp-content/uploads/2018/12/Libro-utopias-digital.pdf>
- ⁷ <https://www.muungano.net/publicationslibrary/taking-the-long-view>
- ⁸ <https://www.urbamonde.org/IMG/pdf/study-collaborative-housing-pandemic-covid-urbamonde.pdf>
- ⁹ <https://www.tandfonline.com/doi/full/10.1080/19491247.2023.2232200#abstract>
- ¹⁰ <https://journals.sagepub.com/doi/abs/10.1177/24557471221107530>
- ¹¹ <https://cltb.be/en/a-second-impact-report-for-community-land-trust-brussels>
- ¹² <https://www.routledge.com/Affordable-Housing-in-the-Urban-Global-South-Seeking-Sustainable-Solutions/Bredenoord-VanLindert-Smets/p/book/9780415728935>
- ¹³ <https://www.muungano.net/publicationslibrary/taking-the-long-view>
- ¹⁴ <https://journals.sagepub.com/doi/abs/10.1177/0956247809344362>