

Home Equals Policy Framework

Enabling equitable access to adequate housing through empowered participation, basic services, climate resilience and secure tenure for residents of informal settlements

July 2023

Campaign goal

People living in informal settlements have increased equitable access to adequate housing.

Globally, the world has been grappling with a housing quality deficit for decades. The United Nations, or the U.N., projects that urban population growth in “less developed regions” will be over 2 billion people by 2050 and that close to 90% of this increase will be in South Asia and Sub-Saharan Africa. This means that billions more people are going to be in need of adequate housing,¹ basic services, tenure security and resilience to the impacts of climate change in the face of an already significant quantitative and qualitative backlog of housing globally.²

At Habitat for Humanity, we recognize that inequities are rising around the world and are exacerbated by global stressors including climate change, conflict, displacement and the COVID-19 pandemic. As a result, societies are seeing increasing fragmentation politically, socially and economically. In many cases, the pandemic has left those already vulnerable worse off.³ Expanding informal settlements⁴ are clear evidence of systemic failures in the absence of proactive urban planning and infrastructure investment. While informal settlements reflect the human power to develop creative solutions in the face of need, it is also a reflection of the burdens taken on by vulnerable populations to address their basic needs by paying higher prices, expending valuable time, risking their health or facing diminished education or employment prospects for their families. These burdens are not experienced universally and create undue hardship for populations that are frequently already vulnerable.

Habitat for Humanity’s next global advocacy campaign focuses on making policies and systems more fair, or equitable, in addressing the housing need of residents of informal settlements, who have been systematically excluded from accessing adequate housing. In devising solutions, advocates and policymakers must acknowledge the critical factors that are preventing the most vulnerable from accessing adequate housing, as well as recognize and support community-led efforts. Addressing, through policy and systems change, the barriers to adequate housing encountered by people living in informal settlements and other forms of precarious housing allows for opportunity and agency in improving one’s housing, creating inclusive neighborhoods, questioning long-held power dynamics, and contributing to the security, ecology and sustainability of the wider community.

Recognizing the need for diverse solutions, this policy framework calls attention to policy solutions organized under four areas of focus:

- Empowered participation
- Inclusive basic services
- Climate resilience
- Tenure Security

By addressing these four areas, Habitat for Humanity’s global advocacy campaign will address the central factors that drive these barriers in accessing adequate housing. In addressing these barriers, Habitat for Humanity will be working to

¹ “Adequate housing” is defined by the Office of the [UN High Commissions for Human Rights and UN-Habitat](#) as having minimum standards security of tenure, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location, and cultural adequacy. While adequacy may be seen as subjective, these characteristics can be applied across contexts, between formal and informal settings, and must be adhered to as a determinant of achieving adequacy for vulnerable populations seeking to improve their housing quality.

² Satterthwaite et al. “Building Resilience to Climate Change in Informal Settlements” (2020). Retrieved from: <https://www.sciencedirect.com/science/article/pii/S2590332220300506#bib1>

³ Habitat International Coalition: Housing and Land Rights Network. (2020) *Pandemic of Violations: Forced Evictions and Other Habitat-related Human Rights Violations amid COVID-19*. Retrieved from: http://www.hlrn.org/img/publications/Pandemic_Violations.pdf

⁴ Informal settlements, such as slums and favelas, are [technically defined by the United Nations](#) by their lack of access to water, sanitation, structural quality, durability and location, and security of tenure. This means that inhabitants have no security of tenure vis-à-vis the land or dwellings they inhabit; the neighbourhoods usually lack or are cut off from formal basic services and city infrastructure; and the housing may not comply with current planning and building regulations and is often situated in geographically and environmentally hazardous areas.

lessen the burden placed on residents of informal settlements to solve for their basic needs with their own resources and time, as well as support their collective capacities for production and tenure. Underlying issues such as lack of representation in decision making, unequal service delivery, the location of human settlements in hazard prone areas, and the pervasive fear of being evicted drive the perpetuation of inadequate housing are central burdens that will be addressed, for those who have experienced them the most.

Moreover, equitable access to adequate housing is an essential input to achieving the U.N.'s Sustainable Development Goals, or SDGs, by 2030. Not only is there strong alignment with a specific target, SDG 11.1, which aims to ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums, but the campaign aligns with many other Goals focused on water and sanitation, climate action, women's rights, and reducing poverty overall. SDGs are one example of where this global advocacy campaign can complement international priorities to reduce suffering, and the campaign will also contribute to other global agreements including the New Urban Agenda, the Paris Climate Agreement and the Sendai Framework for Disaster Risk Reduction.

Across the organization, the policy framework of the campaign allows for alignment in the diverse advocacy efforts that will influence change of policies and systems to significantly address the gap in equitably accessible adequate housing. Habitat's global network of organizations will work to influence public policy initiatives highlighted in this framework at local, national, regional and global levels. Habitat organizations will focus on specific areas within the policy framework, with the most potential for impact in their context.

Empowered participation

Informal settlements are a representation of the power of people to build community in the face of systemic barriers that marginalize, disenfranchise and exclude. "Empowered participation" can be defined as the act of a group being empowered to negotiate their own needs and in so doing also contribute towards the health and well-being of the larger whole which they are a part of. Within this campaign, Habitat for Humanity recognizes that informal settlements, being a part of a larger human settlement, are influential in how human settlements grow and are organized. In light of limited resources, power dynamics and quickly changing settlement patterns due to rapid urbanization, governments at the local level in many places around the world are inadequately inclusive of all voices or understanding of local needs. This has made it difficult for residents, especially those who are additionally vulnerable because of sex, gender, race, age or ability, to realize their rights to participate in their community, to have their voices heard and to influence decision making and the results of those decisions. It must be recognized that communities understand best their unique needs and should play a central role in defining their future. Furthermore, participatory processes are central to achieving the Sustainable Development Goals, the New Urban Agenda and other global frameworks where equitable access to adequate housing is a priority. Meaningful participation is at the heart of equitable access to adequate housing and has been shown to be foundational for building sustainable communities and neighborhoods.

Habitat for Humanity supports policies and the implementation of policies targeting informal settlements that...

Ensure inclusive and empowered engagement of all stakeholders is formalized in decision-making processes related to community development and housing by:

- Creating binding institutional frameworks that enable inclusive participation throughout the whole policy cycle including the consultation, decision-making, budgeting, implementation and accountability of public policies, programs or projects.
- Facilitating, recognizing, supporting and incorporating community data collection and community mapping to form the basis of participatory planning, budgeting and design, as well as co-production of housing and basic services at the community and city levels.
- Promoting stakeholder engagement through appropriate platforms and communities of practice to create a common development agenda and address the sustainable development of cities and communities, ensuring that powerful voices do not drown out the vulnerable.
- Supporting mechanisms to protect upgraded informal settlements from gentrification through land-use regulations, zoning, collective modes of ownership and management like community land trusts, among others.

Support awareness of, access to, and integration of housing and land rights by:

- Encouraging the promotion and education of existing or new laws that facilitate access to diverse ways of owning, renting or developing one's housing and land, in addition to the benefit of living in improved housing, away from hazards or environmental threats.
- Establishing and strengthening appropriate judiciary bodies, legal processes or alternative dispute resolution mechanisms that protect all forms of tenure rights and claims, particularly those groups most exposed to human rights violations.
- Promoting and educating on the social function of land by supporting slum upgrading, neighborhood improvement and collective land arrangements, as well as by recognizing that the right of private ownership includes an obligation to use property in ways that contribute to the collective or common good.

Encourage incremental housing improvements as identified by the inhabitants, supporting housing adequacy by:

- Incentivizing innovative products and services so that low-income households can improve housing incrementally.
- Educating on the importance of well-functioning land and housing markets for residents of informal settlements and promoting improvements in these markets through standards, oversight, subsidies, innovation and/or protection of local methods or resources for housing development within informal settlements.
- Enabling action by community groups themselves to fulfill action and advocacy on their housing needs including the facilitation of the creation of community savings groups whereby shared management of finances for housing improvements can also support social cohesion and community ties.

Reliable and sustainable basic services

Basic services occupy a key role in defining inequities in communities but are also a lever through which to advance overall quality of life. By increasing access to basic services – including water, sanitation, hygiene, waste management, roads and electricity – in informal settlements, policymakers provide or facilitate the provision of essential infrastructure that improves the adequacy of one’s housing. Seen as a means of upgrading settlements where they are located, instead of forced or mandatory relocations, access to basic services enables households to improve their housing incrementally, adding to the adequacy, livability and *de facto* recognition of their security of tenure. It can also improve health, safety and livelihood opportunities. Without access to basic services, the informal settlement maintains its informality and diminishes the ability of its inhabitants to create the secure, stable and sustainable habitats that are necessary for their success.

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Ensure equitable expansion and integration of basic services to vulnerable communities by:

- Encouraging national and city infrastructure financing programs to target locations where basic services are most lacking and provide funding to municipalities. Advocating that municipalities have the mandate and funds to evaluate and meet local community needs for basic services, including the ability to expand formal networks of services to underserved populations, with community participation at its center.
- Providing capital subsidies to overcome the barrier of high connection costs for services like electricity and water and sanitation.
- Encouraging municipalities to work with alternative providers of basic services capable of expanding and improving access, quality, reliability, pricing and flexible payment schemes, where networked service provision is impossible.
- Supporting and expanding reliable basic services providers that are community-led or collectively managed, including coproduction approaches to water, sanitation, energy, waste, internet and care services.

Improve existing services in an effort to support public health needs by:

- Advocating that housing adequacy is improved by furthering the connectivity of services at the household level, recognizing the life-saving benefits of water and sanitation services provided in-home. Encouraging improved central access points for water and sanitation services where household connections are not possible.
- Ensuring that quality of access is also equitable, encouraging easily accessible reporting mechanisms and timely response to reports of water disconnections or quality concerns.
- Incentivizing and enabling innovative solutions to prevent environmental impacts on the community and the subsequent health impacts, including the prevention of trash burning and promotion of renewable energy sources and clean cooking fuels and stoves.

Create incentives or requirements for basic service expansion to the most vulnerable by:

- Supporting regulatory and policy efforts that enforce adequate and affordable access to basic services that are developed through participatory processes.
- Incentivizing and/or subsidizing small enterprises to support service provision gaps where the government has been unable to reach vulnerable populations including in water and sanitation provision, and electrical provision through renewable energy sources.
- Promoting the utilization of local revenues generated from land value capture or other local fees and taxes be used to expand services to the most vulnerable.

Climate resilience

While it is the most vulnerable and most inadequately housed around the world who feel the greatest brunt of our changing climate, they are not the greatest contributors to climate change itself. Recognizing that informal settlements are often located in hazardous areas and generally do not adhere to building codes, it is essential that governments work to ensure inhabitants of informal settlements are enabled to adapt to the increasing impact of climate change and contribute to building resilience. By addressing a community’s climate vulnerability there is implicit recognition in the communities

that have often been pushed to the margins, physically, economically and socially. By equitably incorporating communities into resilience plans and identifying their distinct exposure and needs, considering the impacts of climate change, governments are ensuring stability, safety and resilience of these communities to the threats that exacerbate their vulnerability.

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Reduce the cost burden of climate adaptation in housing while supporting community and ecological needs by:

- Providing subsidies and/or grants to households or communities to encourage localized adaptation efforts through the modification and improvement of adequate housing, fit for specific contexts.
- Building capacity of financial institutions to support access to housing finance to low-income households in a way that encourages self-driven climate adaptation through housing improvements.
- Facilitating creative solutions for climate resilience and generating resources such as rainwater harvesting, ground water recharging and or water body revitalization and conservation including through nature-based solutions, also considered “ecological slum upgrading”.
- Promoting incentives that encourage the production and distribution of affordable and sustainable materials, passive design services and green construction processes.

Ensure communities are not vulnerable to climate related hazards by:

- Ensuring processes to identify and anticipate climate threats are inclusive of the specific threats that will be encountered by vulnerable populations, and ensuring those threats are known by the people affected with support on how to adapt their housing incrementally.
- Ensuring agencies responsible for disaster response or resilience planning recognize and incorporate suggestions and solutions by local communities, making information sharing and planning a collective process.
- Facilitating the building of physical barriers to, or removal of, climate related threats, including infrastructure such as sewars, storm drains or physical barriers to prevent the intrusion of water into informal settlements.

Prepare for new housing needs in light of unavoidable relocations due to increasing climate threats by:

- Where climate change impacts are life-threatening and cannot be adapted to at a reasonable cost, developing voluntary, inclusive and gender-sensitive relocation guidelines that support the voluntary relocation of vulnerable communities and people displaced by climate change.
- Ensuring that when in situ adaptation is not possible, relocation provides residents with adequate housing and improves their overall life outcomes through access to jobs, livelihoods, services and well-located housing.
- Integrating informal settlement areas into emergency response plans and/or adaptation of urban and development master plans to facilitate access to and development of adequate housing that is prepared for the impacts of climate change or related evacuations following disasters, including basic services, transportation networks and electrical grids.

Tenure Security

The absence of secure land and living in fear of eviction often lies at the heart of poverty housing, depriving residents of informal settlements of even the most basic physical, economic and psychological security that comes with adequate shelter.⁵ A key and fundamental element to the right to adequate housing is security of tenure which guarantees legal protection for individuals, households and communities against forced evictions, harassment and other threats.⁶ Tenure security and recognition of a “continuum of land rights”⁷ can advance and progress over time, incrementally improving the safety, security and sustainability of one’s housing condition. For inequity to be meaningfully addressed, land reform, land governance and management will need to recognize legitimate land, property and tenant rights, particularly for women and vulnerable groups.

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Protect and secure the land and property rights of women, vulnerable groups and indigenous groups by:

- Ensuring legislation, regulation, regularization and policies effectively reduce the stark inequities in the control, use, leasehold, tenancy and ownership of housing and land.

⁵ Geoffrey Payne, Alain Durand-Lasserve (October 2012). *Holding On: Security of Tenure - Types, Policies, Practices and Challenges*. Security of Tenure, Special Rapporteur. Retrieved from: <https://www.ohchr.org/Documents/Issues/Housing/SecurityTenure/Payne-Durand-Lasserve-BackgroundPaper-JAN2013.pdf>

⁶ United Nations, Office of the High Commissioner for Human Rights. *The human right to adequate housing*. Retrieved from: <https://www.ohchr.org/EN/Issues/Housing/Pages/AboutHRandHousing.aspx>

⁷ Prevention Web. *Poverty and Inequality*. Retrieved from: https://www.preventionweb.net/disaster-risk/risk-drivers/poverty/?utm_source=LinkedIn&utm_campaign=PreventionSavesLives

- Supporting the use and incorporation of various tenure types recognized by formal authorities. Where tenure regulation exists, ensuring that there are systems that allow for vulnerable populations to access their rights, recognizing that certain vulnerable groups may experience additional barriers to accessing these rights.
- Encouraging authorities to make land available for the development of adequate housing in well-situated locations, connected to basic services and regularized.

Ensure the prevention of eviction by:

- Developing and/or implementing legal frameworks to safeguard against evictions by promoting multistakeholder bodies to mitigate or mediate land conflicts, and/or supporting the creation or expansion of a judicial system to review and uphold rights of landlords, tenants and others.
- Endorsing a continuum of land rights approach that embraces a plurality of land rights to increase household stability, investment and security of tenure and encouraging adoption by all levels of government.

Support the expansion of and regulate rental housing markets by:

- Promoting and/or creating rental housing policies for low-income households, in some cases supporting social rental options and the implementation of subsidies for rentals.
- Supporting the formalization of a renter's bill of rights, along a continuum of land rights, protecting renters from landlord exploitation.
- Creating or supporting the expansion of the court system to address land and rental disagreements, recognizing the continuum of land rights and property rights which would account for the needs of formal and more informal renters.

Reviewers:

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