

Opening Speech

- Your Excellencies, Distinguished Delegates, Ladies and Gentlemen,
- It is a great honor to participate in today's High-Level Dialogue on Adequate Housing for All, which aligns closely with the strategic plan of the UN-Habitat for the 2026–2029 period.

1. Partnerships are key for the delivery of adequate housing. Communities, banks and developers play critical roles. How can member states increase their cooperation with these actors to maximize their contribution?

- Allow me to present the experience of the Kingdom of Bahrain, which highlights the effectiveness of building active partnerships between government and the private sector to deliver adequate housing. These partnerships have yielded tangible results.
- The government initiated a pilot partnership with the private sector back in 2013 through the Mazaya Programme. Due to its success, this approach has been expanded in recent years with the introduction of new housing finance schemes **such as Tas'heel, Tas'heel+ & Enhanced Mazaya**
- The aim of such partnerships is to provide prompt and sustainable solutions to reduce waiting periods for Bahraini citizens.

This model has positively impacted several key areas, for example:

- From 2022 to 2024, we achieved a **17% reduction in the Government's Housing Waiting List**.
- **In addition, it contributed nearly around BHD 1.8 billion to the national economy**, positively impacting multiple vital sectors including construction, banking, real estate development and retail
- These partnerships have accelerated implementation, increased focus on service quality, and enabled us to respond to public expectations with flexibility and speed.

Notable initiatives include:

- Launching **12 projects under the Government Land Development Programme**, in collaboration with private developers, delivering housing units aligned with citizens' financing capacities.
- **Detailed Planning for Unplanned Areas: The government completed detailed planning of 96 Unplanned Zones** over 84 km² within four years, connecting them to road networks and allocating land for public services and green spaces to improve quality of life.
- Implementing **8 legislative reforms**, notably Housing eligibility & Zoning Classification and their construction requirements
- In April, the Ministry hosted the *Innovative and Sustainable Housing Solutions Conference*, under the patronage of HRH the CP & PM Prince Salman bin Hamad Al-Khalifa. With over **16,000 visitors**, featured participation from real estate developers and banks offering new housing finance products, and displayed **over 15,000 housing units**.

During the conference, the Government:

- Launched the **"Tas'heel+" Housing Finance Programme**, to expand Housing Finance options
- Announced initiatives like the **"Off-Plan Sales"**, the **"Tamouh" program**, and the **Government Land Development Program**, all of which promote flexible housing options, vertical housing, and urban-economic integration.
- More than **30 agreements and MoUs** were signed with private sector partners to reinforce these efforts, supporting the government's vision of expanding accessible housing solutions.
- A recent Royal Directive to fast-track the delivery of **50,000 housing units** marks the beginning of a new strategic phase for the Ministry—one focused on deepening public-private cooperation and diversifying housing and finance options for citizens.

2. Transformative change in housing, land, and services calls for inclusive and scalable financing solutions. What successful models exist for financing housing interventions?

- The government had begun providing housing cities since the 1960s, starting with Isa Town, and then Hamad Town and Zayed City, in addition to the current five housing cities, namely Salman, Khalifa, Hidd and Sitra as well as Al-Ramli District.
- The Government had managed to implement HM the King's order to provide 40,000 housing services between 2013 and 2022, which is a record number of services to be provided in such a short period of time.
- As referenced earlier, a recent Royal Directive to fast-track the delivery of 50,000 housing units marks the beginning of a new strategic phase for the Government.
- One focused on deepening public-private cooperation and diversifying housing and finance options for citizens.
- As mentioned earlier, the Government launched the partnership model with the private sector in 2013 through the Mazaya Programme.
- The success of this pilot led to the expansion of this approach in subsequent years, Guided by the vision of HM the King and the directives of HRH the CP and PM, with Tas'heel, Tas'heel+ & Enhanced Mazaya Programmes.
- These programs have proven effective in delivering housing services to a broad segment of citizens within a short timeframe. **Notably:**
 - More than **19,000 Bahraini families** have benefited from these schemes.
 - In **April 2025**, *Tas'heel+* was launched as the latest financing option in partnership with the banks, expanding the range of solutions available to citizens.
- These programs are supported by real estate developers engaged in housing delivery that align with the financing ceilings and needs of beneficiaries.

The success of this model depends on:

- Competitive financial offers from commercial banks.
- Immediate service delivery enabled by accessible financing schemes.
- A holistic ecosystem in which banks and developers play a vital role in supporting citizens to secure adequate housing.
- This integrated financing model has set the foundation for broader accessibility, responsiveness, and long-term sustainability in housing delivery.