



Thursday, 29 May 2025

AGENDA ITEM 6. High-Level Dialogue on Adequate Housing for All: A focus on the next strategic plan of the United Nations Human Settlements Programme for the period 2026–2029.

The **President of the Assembly** opened the dialogue and invited Thani Mohamed-Soilihi, Minister for Francophonie and International Partnerships of the Republic of France, and Alice Wahome, Cabinet Secretary for Housing and Urban Development of the Republic of Kenya, to co-chair the session.

Thani Mohamed-Soilihi, Minister for Francophonie and International Partnerships, FRANCE, and Co-Chair of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All, affirmed the significance of this Assembly as a key moment to guide the activities of UN-Habitat for the next three years. He expressed appreciation for the extensive and inclusive work undertaken by UN-Habitat to develop its new strategic plan. This document reflects an ambitious and necessary vision that places access to adequate, affordable and stable housing at the center of the agency's priorities. He emphasized that the global housing crisis affects many cities and that access to affordable housing is not a privilege but an imperative. It is a foundation of human dignity, social inclusion and sustainable urban development. Housing enables individuals to access education, employment and fully participate in political, social and economic life.

Despite efforts, 2.8 billion people still do not have access to adequate housing, including 1.2 billion living in informal settlements. There are also 300 million homes with major deficiencies, reflecting widespread inequality. He stressed that these conditions disproportionately affect vulnerable groups, including women, children, the elderly, persons with disabilities, displaced persons and refugees. Faced with these facts, the collective responsibility of the international community is clear: greater cooperation is needed to improve access to affordable and sustainable housing. He praised the UN-Habitat strategic plan for 2026–2029 as a new framework through which to scale efforts and deepen impact.

The Minister noted that over the past few months, a new tool has been created within the UN-Habitat programme to address national housing crises. At Kenya's initiative, an international intergovernmental group of experts has been formed to produce operational recommendations. This group includes around 200 experts and held its first meeting in December 2024 in Nairobi. He highlighted that this collective effort demonstrates the value of holistic approaches to housing access. France is honored to co-chair this group with Kenya until 2026. He invited all member states to join the group's work. While housing challenges are often seen as supply issues, he argued they are more complex and influenced by normative and legal frameworks, land tenure systems, financing, engineering and technical capacity. Identifying the right legal, financial and technical tools



is key to meeting these challenges. Three meetings of the expert group are planned before the end of the year, with the goal of generating initial recommendations for inclusion in the upcoming UN-Habitat World Cities Report. Within this context, the Minister stressed the need to focus on enabling people with low incomes to access decent housing, and to fight inequality through stronger public policies.

He also stressed that access to housing must be linked to access to basic services. Housing without access to schools, transport and other infrastructure does not meet the real needs of people. Building without networks, he said, is building in isolation. He expressed full support for the integrated approach proposed in the new UN-Habitat strategic plan. The Minister noted that France's own experience has demonstrated the effectiveness of public policy based on social norms and approaches that separate land ownership from building ownership. He called for the sharing of other successful models and best practices. Adequate housing is a universal aspiration. Through respect for diversity, national contexts and in a spirit of cooperation, the global community can move forward to ensure that everyone has access to adequate and sustainable housing.

Hon. Alice Wahome, Cabinet Secretary, Ministry of Lands, Public Works, Housing and Urban Development, KENYA, and Co-Chair of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All, highlighted that the gathering reflects a collective recognition of the urgent global housing crisis, which continues to leave millions without secure, affordable and adequate shelter. The dialogue aims to galvanize political will, forge innovative partnerships and advance the implementation of the UN-Habitat Strategic Plan 2026–2029. Particular focus is being placed on transforming informal settlements and expanding access to land and basic services. This is an opportunity to reaffirm adequate housing as a fundamental human right and a catalyst for sustainable development. Adequate housing contributes to poverty reduction, job creation, climate resilience and crisis recovery. She emphasized that through shared knowledge, inclusive policy frameworks and strengthened collaboration among governments, civil society, the private sector and development partners, the global community can move toward a future where everyone enjoys the dignity of a safe and adequate home. The Cabinet Secretary noted the progress made in the Open-Ended Working Group on Adequate Housing with the support of UN-Habitat and is looking forward to the next steps in the process, particularly the next session of the working group scheduled for 22–23 October in Nairobi.

Anacláudia Rossbach, Executive Director, UN-HABITAT, highlighted that the presence of the delegates underscored the importance that their governments place on addressing the global housing crisis. Almost 3 billion people currently lack access to adequate housing, secure land tenure and even the most basic services such as water and sanitation. Furthermore, more than 1 billion people live in informal settlements and slums. Ongoing conflicts and climate-induced displacement continue to push millions into increasingly precarious living conditions. The ED stressed that decisive



action by governments and urban leaders is essential to realizing adequate housing as a human right and as a critical foundation for eradicating poverty, preventing and resolving crises and achieving climate objectives.

The draft Strategic Plan of UN-Habitat for the period 2026 to 2029 places adequate housing, land and basic services, including the transformation of slums and informal settlements, at its core. This strategic focus will enable better alignment of efforts and more effective collaboration with member states on these priority areas, which are fundamental to achieving the Sustainable Development Goals and implementing the New Urban Agenda anchored in international human rights law. The high-level dialogue was described as an important platform for member states to share the challenges they face, as well as their priorities and successful interventions to accelerate the realization of housing for all. The ED emphasized that UN-Habitat is listening and learning through this dialogue and aims to secure political commitment and financial support necessary for the effective implementation of the strategic plan.

Dong Jianguo, Vice Minister of Housing and Urban-Rural Development, PEOPLE'S REPUBLIC OF CHINA, shared China's experience in housing policy to promote poverty reduction, job creation and recovery from crises, focusing on three key areas. First, he highlighted China's efforts to ensure rural housing safety as a means of reducing poverty. Renovating rural dilapidated housing has been positioned as a basic national public service and a form of social assistance. China's poverty reduction strategy has prioritized housing safety for rural poor populations, historically resolving safety issues for more than 23 million poor households. The central government has subsidized over 310 billion RMB for these renovations, with additional matching funds from provincial, municipal and county governments. Housing safety for vulnerable rural groups is closely monitored, and each dilapidated unit is renovated once identified. Oversight is strengthened throughout the process, from design through construction to completion, to ensure quality, safety and compliance with anti-seismic standards. This work provides a basic safeguard for vulnerable populations.

Second, the Vice Minister outlined how housing policy supports new urban residents, including low and moderate-income groups. China has implemented policies for the construction and sale of affordable housing units at cost, with minimal profit margins. These policies aim to meet the basic housing needs of the working class. By the end of 2024, China had built or allocated over 32 million affordable housing units, improving the living conditions of more than 100 million people. This effort has fully covered households eligible for subsistence allowances and other low-income families. In 2025, China plans to build and allocate over 1 million additional units.

Third, he discussed China's efforts to renovate old and dilapidated urban housing. Since 2008, the country has implemented renovation projects through demolition, reconstruction, rehabilitation and anti-seismic reinforcement. These efforts target shantytowns, structurally compromised buildings and non-self-contained housing with poor living conditions and safety hazards. By the end of 2024,



China had renovated over 74 million such units, benefiting more than 150 million residents. In 2025, the country plans to renovate another 500,000 units.

The Vice Minister explained that since the start of housing commercialization reforms in 1998, China's real estate and construction sectors have seen rapid growth, creating over 18 million jobs. According to the latest data, the real estate sector currently employs over 16 million people, while the construction sector employs nearly 58 million people. These sectors are addressing job creation challenges faced by many cities.

Finally, he noted China's development of a scientific and efficient model for post-disaster recovery through anti-seismic reconstruction. This model has been applied in projects such as the 2008 Wenchuan earthquake reconstruction, the 2010 Yushu earthquake recovery and the 2023 reconstruction efforts following further disasters. In each of these efforts, the central government allocated subsidies and funds, provided special financial support and ensured that environmental protection was considered to support sustainable development.

Anne Hidalgo, Mayor of Paris, FRANCE, stressed the importance of addressing the housing issue, emphasizing that it is a matter of human dignity and human rights. Housing is also vital for the cohesion of our societies and for economic development. If people living in our territories do not have the ability to live in an environment that respects them, the result will be chaos, whether in Paris or elsewhere. She noted that this question is essential and that it is also addressed in international and intergovernmental groups who provide support and guidance. The mayor highlighted, as the minister mentioned, that the issue is not solely about the supply of housing. It is much more complex and requires real political will. In Paris, since 2001, social and affordable housing has been made an absolute priority. The mayor explained that just last year alone, the city of Paris, funded by its citizens, allocated approximately 800 million euros toward its housing policy. This investment has produced results. In 2001, social housing represented 13 per cent of the housing stock in Paris. That figure has increased to 25 per cent today.

The mayor noted that Paris now has a very mixed population, with 70 per cent of its residents belonging to the middle class. These are young people, students and workers who are essential to the functioning of the city. The city has invested significantly because it needs this population, and it was not acceptable to see them living in poor conditions or being forced to live far from the city center, which depends on their work. She specifically mentioned nurses, taxi drivers, shop workers and public service employees as examples. Now, thanks to public housing policy, more than 700 thousand people live in central Paris. However, this is still not enough. The city has set a goal to reach 35 per cent social and affordable housing by 2040. She outlined that achieving this goal means finding resources, partnerships and new tools. It was stressed that one key strategy, as previously mentioned, involves unlinking the land from buildings. Paris has already begun this approach, especially with objectives focused on young people and families. One initiative provides housing at half price, which is currently being developed. In addition to this, the city is working with the state



and the European Commission to develop further policies, including regulations addressing the real estate market, which significantly affects housing prices. Due to Paris's attractiveness, housing costs have risen excessively, with some families spending over 40 per cent of their income on housing. She emphasized that laws and regulations are needed to respond to this challenge.

The mayor concluded by noting a shared concern with European colleagues, stating that all cities are facing the same crisis. Since the formation of the new European Commission a year ago, there is now a commissioner specifically responsible for housing issues, marking a recognition of the problem's significance. A meeting with 15 European mayors was organized, an initiative led by the mayors of Barcelona, Rome and others. This meeting aimed to reach out to the European Commission and national governments to present a concrete action plan. She emphasized that cities already have plans and programs, but what is needed are coalitions and alliances to secure both the necessary resources and the political will, along with the laws that will make a difference in housing construction and renovation. The mayor highlighted the creation of an alliance operating on three levels: local, governmental and European, asserting that this multi-level collaboration is essential. As the city continues to advance, the mayor affirmed that results are visible. One of the most meaningful outcomes, the mayor shared, is hearing from families during the inauguration of new social housing. Parents have expressed that now their children have their own rooms, a space to do their homework and study in a decent and comfortable environment. The mayor said that after 12 years in office, these are the most emotional and proudest moments, confirming that their efforts are useful and aligned with the mission and commitments they have made.

Hon. Johnson Sakaja, Governor of Nairobi, KENYA, addressed the question of urban growth, explaining that the context for many cities in the Global South is quite stark. He shared that in the 1950s, 22 per cent of the world's population was in Europe while only 7 per cent was in Africa. Over the next 25 years, 25 per cent of the world's population will be on the African continent, and nearly two thirds of Africans will live in cities. The Governor emphasized the urgency of this situation. In Kenya and Nairobi, housing has been deliberately made a priority, led by the president. He acknowledged that it is politically challenging to focus on housing, especially when funding comes from people who may already own homes to build houses for others. However, the President chose to use his political capital to advance a housing program that now includes a housing levy and a housing fund. This initiative is not only creating buildings but also hope and dignity for millions of Kenyans. There are currently 60,000 housing units under construction across the country and estimated that there are over 200,000 units in total.

Kenya's urban housing strategy is framed as a holistic social, economic and environmental development agenda, not merely provisional shelter. Just last week, the President handed over keys to 1,008 people who had been living in informal settlements without sanitation, water or security. The Governor described the event as emotional and said that the handover revived hope. He noted that the children's eyes reflected dignity and self-esteem. Housing is more than four walls; it is about giving people homes and reasons to believe. Leaders are dealers in hope and their interventions in



Nairobi are designed to address the interconnected challenges of urban poverty and underemployment.

Kenya has a very young population with a median age of 19 years, and that this young population adds urgency to providing employment opportunities. Housing programs have created jobs for a wide range of workers including architects, plumbers, masons and quantity surveyors. The crime rate in many informal settlements has dropped by close to 47 per cent because young people are now engaged and believe in themselves. Many people never imagined they could have a decent house, while others take it for granted to have multiple toilets in their homes. The construction sector is one of the easiest ways to create jobs and absorb workers. The booming construction industry has positively affected local informal businesses such as metal workers and carpenters who supply doors, windows and plumbing materials. This has changed many lives and the labor market dynamics in Nairobi.

Regarding urban challenges of urban decay and commuting, Nairobi has a daytime population of 7 million people and a nighttime population of 5 million. Around 2 million people commute long distances to neighboring counties for housing, which needs to be addressed because of its environmental impact, particularly carbon emissions. The Governor expressed hope that the new housing units will contribute positively to climate action in the city.

Nairobi is focusing on green, resource-efficient, secure and smart urban planning. This focus is gaining ground because the county government approves all building permits and has created green conditions for all new buildings, including those developed by the private sector. The private sector is a key partner because the government alone cannot deliver housing at the required scale. The county currently has nine housing estates under development worth \$650 million, which would not have been possible without private sector partnerships. In this model, the government provides land and shares profits with developers. Commercial viability is important for future housing estates, which will provide another 60,000 units. The Governor emphasized that many governments struggle to locate resources for housing.

Paola Jirón, President of the National Council for Territorial Development (NCTD), CHILE, recognized the importance of adequate housing and supporting the Strategic Plan. The NCTD has a mandate to advise the President of Chile on matters relating to territorial issues. This mandate specifically refers to three national policies: urban, rural and territorial policies, particularly on how to implement them at the national, regional and local levels in a collaborative manner with multi-actor members. The council is composed of 49 members from different sectors including civil society, public, private and academic areas. The role of the council has been particularly relevant in articulating the different actors involved in territorial development in Chile. The council has been incorporating a territorial approach to urban development which involves overcoming static, confined and rigid ways of planning. Instead, they understand planning as a relational process that



involves spatial continuity, dynamism, diversity, multidimensionality and the recognition of its conflicted nature.

The President shared five examples that illustrate their efforts. First, the Chilean housing policy has been perfected over the past 40 years and is internationally recognized for responding to the country's housing needs. The policy has evolved, making significant changes especially by recognizing that housing must be connected to the rest of the city, including services, jobs and care infrastructure. This connection is fundamental to reducing urban inequality. Chile has incorporated a national regeneration program to repair low-income neighborhoods that were established in prior years. However, the largest innovation currently underway involves changing the approach to housing from individuals applying to specific housing programs to a territorial analysis of needs. The state is now reaching out to territories to implement all the existing tools at the territorial level, including housing but also all services and infrastructure provided by multiple sectors.

Secondly, he explained that they have understood the importance of urban investment and proposed changes to the national investment evaluation system. Currently, the system assesses investment on a project-by-project basis, but they are proposing to look at territories and the interrelation between housing, transport, infrastructure and other factors over time. Proximity and accessibility are key issues to addressing different forms of inequality in cities. The passing of the climate change law has provided the opportunity to modify evaluation methodology to consider investment and financing as key areas involving both public and private financing.

Thirdly, land is a major issue to address, particularly in urban peripheries. They look at the urban-rural relation as a continuum rather than as a static area. This approach leads to the protection of certain areas, especially those affected by climate change and prone to disaster. It also helps protect primary cultural land and areas subject to land speculation. They are looking at ways to control urban sprawl and manage these areas responsibly.

Fourthly, informal settlement strategies cannot be dealt with by the housing sector alone. It requires understanding informal settlements as a relational process, considering the high cost of living in cities, the burden of waiting in housing queues, and the lack of services, infrastructure and mobility. Upgrading informal settlements is no longer enough; they must be approached in an integral manner that includes regeneration and densification initiatives in urban areas to overcome existing informal settlements.

Lastly, the President reaffirmed the importance of recognizing care as activities that sustain life, both human and non-human. Chile has implemented a national care system that acknowledges carers and those who are cared for. This strategy requires specialization of care and how to localize care practices in specific spaces and contexts. The country is working on implementing care infrastructure that includes care centers and the linkages needed to enable care to take place. This includes connections between housing, infrastructure, mobility, sports centers, education, health, food, water and services. He highlighted that the aging population and the impact of climate change particularly affect women who live longer, walk more in cities and are the major providers of care.



This situation requires significant adaptation from cities. Thinking about future ways of living will make care a major issue in the coming years.

Anacláudia Rossbach, Executive Director, UN-HABITAT, thanked the panelists for their interventions and as a final overarching conclusion from this panel highlighted that we cannot have another generation of mayors facing a global housing crisis.

IRAQ highlighted that housing is not merely a place for living but is at the heart of prosperity and comprehensive development. It is the basis for household life, provides job opportunities, increases adaptability to climate change and plays an important role in post-crisis recovery. Considering this, Iraq has developed its National Housing Policy, which focuses on building integrated cities with a priority on vulnerable groups as well as groups with limited means. The country is cooperating with UN-Habitat in formulating these policies and is working with other organizations to be better prepared to adapt to climate change and address the increasing challenges Iraq faces, such as rising temperatures, water scarcity and other crises.

Iraq looks forward to adopting more solutions to improve energy efficiency and implement environmentally friendly projects. The country is increasing cooperation with the private sector and expanding investment to build new cities. Iraq noted its cooperation with international donors, financial institutions, investors, civil society organizations and local communities, and stressed the importance of local collaboration for capacity building and inclusion. Housing is not just a place for living but lies at the heart of peace and security building in the world.

ANGOLA highlighted the fundamental imperative to ensure that human development serves as a catalyst for social justice, economic progress and environmental sustainability. The Republic of Angola affirmed its commitment to the principles of the UN-Habitat Strategic Plan 2026 to 2029, which emphasizes the transformative power of housing policies in building a more inclusive, resilient and credible future. Special attention is given to the issue of access to adequate housing, land and basic services for all, including the urgent need to transform informal settlements.

Since 1978, UN-Habitat has been an essential partner for Angola, enabling the country to realize the dream of adequate housing for all. Housing is seen as a driving force to reduce poverty, create jobs, enhance climate resilience and support socio-economic recovery. Angola noted that its housing policies have served as a platform for social inclusion. Since the launch of the National Housing Program in 2009, the government has built over 350,000 housing units in 229 centralities and urban developments across the country. This effort is being supported by the private sector and through self-construction initiatives, where citizens receive serviced land with basic infrastructure and build their own homes. These initiatives contribute significantly to poverty reduction and improving quality of life.



Angola's policy of administrative decentralization has strengthened the role of local governments in leading urban development projects. These projects foster simple, innovative solutions that make use of local labor and materials. New housing developments are designed according to sustainable urban planning principles, incorporating renewable energy systems, green infrastructure, efficient mobility and comprehensive waste management. These measures contribute significantly to climate change mitigation and adaptation for vulnerable communities and align with the Paris Agreement, the 2030 Agenda for Sustainable Development and the New Urban Agenda.

In a world marked by climate crises, pandemics and conflicts, adequate, safe and sustainable housing must be recognized as critical infrastructure. Investing in human settlements is essential to ensure that communities are better prepared for the future and to strengthen the link between housing and sustainable recovery, as outlined in UN-Habitat's new strategic cycle. The Republic of Angola, which currently presides over the African Union, expressed its commitment to continue this path in collaboration with UN-Habitat, regional and international partners. Angola envisions cities that are more just and concluded by expressing motivation to consolidate concrete, people-centered action plans with measurable impacts. The future of cities is seen as a reflection of a shared commitment to humanity.

AZERBAIJAN affirmed the country's support for the UN-Habitat Strategic Plan 2026–2029, expressing trust that it will reflect the collective voice and valuable proposals of all Member States. Adequate housing is not just infrastructure but also a key driver of broader development goals, including poverty reduction, employment, climate adaptation and post-conflict recovery. Housing has long been a national development priority for Azerbaijan. The country is currently implementing comprehensive housing and urban regeneration initiatives aimed at increasing access to affordable and quality housing. These initiatives integrate energy-efficient and climate-smart building standards and aim to strengthen social cohesion through mixed-use and mixed-income neighborhoods.

To meet growing housing demand, Azerbaijan established the State Housing Development Agency (MIDA) to ensure housing accessibility for low- and middle-income populations. Since its creation in 2016, MIDA has implemented several large-scale residential projects in major cities, offering modern, energy-efficient, subsidized housing through the public-private partnership modality. The agency also collaborates closely with project developers, financial institutions and the Mortgage and Credit Guarantee Fund to strengthen the link between housing supply and financial accessibility. MIDA has digitalized its application process, enabling the collection and analysis of data to better understand the housing needs of various population categories and to tailor projects to specific beneficiary groups and locations. Eighteen large-scale development projects have been completed, and 40,000 applications have been registered in the electronic system. Approximately 55 per cent of the homeowners are young people under the age of 35.



Another critical priority in Azerbaijan's housing strategy is the comprehensive revitalization of liberated territories. Over the past three years, Azerbaijan has been implementing one of the most ambitious post-conflict recovery and development programs, guided by the principle of building back better. This recovery is viewed as an opportunity to establish resilient and sustainable human settlements.

Housing has been integrated into newly developed master plans that emphasize climate-smart construction, renewable energy and access to essential services. The government has provided housing to former internally displaced persons (IDPs), and as of today, about 41,000 people have been resettled in these territories. Housing has been a strategic priority in defining Azerbaijan's contribution to the theme of safe and resilient cities and communities. Azerbaijan extended a cordial invitation to all Member States and stakeholders to actively engage and participate in this shared effort, and expressed hope that the outcomes of the UN Assembly will provide a major impetus to the work of UN-Habitat and enable Azerbaijan to play an even more active role in related processes under various avenues of cooperation.

BAHRAIN noted that since the 1960s, the Kingdom has prioritized inclusive housing development, beginning with Isa Town, followed by Hamad Town. Today, five new urban developments are underway: Salman, Khalifa, Had, Sitra and Hunainiyah. Between 2013 and 2022, Bahrain delivered over 40,000 housing units and related services in response to growing demand. A recent royal directive mandates the fast-tracking of 50,000 additional units, signaling a strategic shift toward deeper public-private partnership. This model began with the Mazaya Program in 2013 and has since evolved to include Tas'heel and Tas'heel Plus, enhancement initiatives launched under the vision of His Majesty the King and the directives of His Royal Highness the Crown Prince and Prime Minister. To date, over 19,000 families have benefited from these innovative financing schemes.

In April 2025, the government launched Tas'heel Plus in collaboration with local banks, expanding financing channels and enabling more citizens to access affordable housing. The success of this model rests on competitive lending, immediate service delivery and private developers aligning with national housing goals. Expanding housing loan options has reduced the national waiting list by 17 per cent and injected around \$4.8 billion into the economy.

Twelve major projects have been launched under the Government Land Development Program, while eight key legislative reforms have modernized zoning and eligibility frameworks. In April 2025, Bahrain hosted the Innovative and Sustainable Housing Solutions Conference under the patronage of His Royal Highness the Crown Prince and Prime Minister. Over 15,000 units were showcased, and more than 30 memorandums of understanding were signed with local and international partners. Fourteen strategic recommendations emerged from the conference, charting a path forward for more integrated and responsive housing systems.

With the latest royal directive, Bahrain is on track to deliver 106 per cent of the current housing demand, fully covering all active requests. Bahrain expressed pride in sharing the Kingdom's



experience as a case study in effective public-private collaboration. Bahrain reaffirmed its commitment to continued engagement with UN-Habitat and Member States in advancing global housing goals, and also noted its continued support for the co-sponsored resolution on adequate housing for all, together with Egypt, France, Jordan, Kenya, Malaysia, Pakistan and the United States of America, which was issued during the UN-Habitat Second General Assembly.

CABO VERDE noted that when the country began cooperating with the United Nations agency more than 15 years ago, it recognized that adequate housing lies at the heart of national development. This understanding was further reinforced after the approval of the New Urban Agenda in 2016, followed by the adoption of the 2019 National Housing Policy and the 2020 National Housing Plan. These are the main instruments for managing the housing sector and combating poverty, and they are aligned with what was established by Resolution 2/6 on the localization of the Sustainable Development Goals, particularly regarding housing and basic services.

There is a need to focus on partnerships for governance and the strengthening of other stakeholders within the housing sector governance model. The country emphasized its strong partnership with UN-Habitat, which has played a central leadership role in mobilizing further partnerships, including financial cooperation with Brazil through the Brazilian Cooperation Agency in the context of South-South cooperation. These efforts are aimed at improving implementation of the SDGs, the New Urban Agenda and the broader global agenda through technical assistance and knowledge transfer, especially targeted at local authorities.

Cabo Verde highlighted its institutional partnership in the implementation of the Single Social Register, which functions as a mechanism to identify vulnerable populations and provide indicators for prioritizing social assistance. This includes support through social housing, targeted financial assistance and the development of urban plans to promote organized urban growth, along with a program to regenerate habitats. The creation of a Sustainable Fund is among many other initiatives and expressed its willingness to provide more detailed information on each program discussed. Cabo Verde affirmed its strong interest in continued cooperation with all those present at the dialogue.

CUBA highlighted that adequate housing continues to be an aspiration but is challenged by structural and economic inequality between countries and regions, particularly between the global North and South, where poverty is most concentrated. More than 1.8 billion people globally lack adequate housing and over 1 billion live in informal settlements or slums. This number may increase by 20 to 30 per cent if decisive action is not taken. This is a global challenge.

In Cuba, housing is a right and a commitment of the state and government. The national housing policy is a response to one of the country's most sensitive social issues: the housing deficit. This deficit is the result of deteriorating infrastructure and the increasingly frequent and intense impacts of climate change. The right to adequate housing and a safe and healthy habitat is enshrined in



Cuba's constitution. Housing is one of the eight pillars of the national plan for the implementation of the New Urban Agenda. This plan addresses urban and territorial development, as well as the resilience and sustainability of cities and human settlements. However, Cuba's effectiveness in this area is impeded by the financial and economic blockade, which is a major obstacle to advancing the country's economic and social policies and limits its ability to resolve critical habitat issues, including access to adequate housing. Cuba affirmed its support for the work and commitment of UN-Habitat, particularly its assistance at the local level in implementing Cuba's state plan and the New Urban Agenda. This includes the facilitation of technical and participatory tools and the development of a roadmap for urban territorial development that reflects the aspirations of local communities.

Urban planning and organization have a direct effect on the quality of life of Cubans. The country emphasized the importance of cooperation, innovation and housing construction and expressed strong belief that the implementation of the resolution on adequate housing for all, along with the new UN-Habitat Strategic Plan 2026–2029, will be a turning point in addressing the global challenges of housing and sustainable urban development. Challenges are also opportunities, and with political will from states and governments, they can be addressed more effectively, accelerating access to safe and adequate housing for all. It is necessary to recognize the complexity of habitat-related problems, particularly in developing countries. These issues must be addressed in a differentiated manner, considering their varying levels of development and high vulnerability in accessing financial resources and technology. The intervention concluded by stressing the importance of ensuring the implementation of all United Nations undertakings related to housing and human settlements.

JORDAN stressed that it is proud to be among the countries that have adopted the resolution on adequate housing for all. The resolution holds great significance due to its positive impact on citizens, national development and long-term sustainable prosperity. It aligns fully with Jordan's longstanding housing policies and development priorities. Public-private partnerships have been instrumental in enabling Jordanian families to access adequate housing. Further legislation to encourage private sector participation, along with the expansion of housing projects, is essential to scale up these efforts.

The Economic Modernization Vision launched by His Majesty King Abdullah II in 2023 represents a bold national roadmap aimed at enhancing the quality of life for all Jordanians. It seeks to improve livelihoods, promote inclusive and sustainable urban development and adopt innovative urban planning practices in line with global best practices. In this context, Jordan has approved its National Urban Policy and continues to implement the New Urban Agenda. The country has completed its first national report on the implementation of the New Urban Agenda and is currently finalizing its second report in collaboration with UN-Habitat.

Jordan confirmed its support for the new UN-Habitat Strategic Plan, which places housing at its core, describing it as both inspiring and forward-looking and emphasized that the plan lays a strong



foundation for ensuring adequate housing, secure land tenure and access to basic services for all. The intervention concluded by expressing eagerness to continue close collaboration with the UN-Habitat team to implement this plan and achieve sustainable urban development in Jordan and the region.

MALAWI emphasized that adequate housing policies are essential tools for advancing national development. As the country pursues its goal of becoming an upper-middle-income country by 2030, it is also prioritizing housing policies that integrate poverty reduction, job creation, climate action and crisis recovery. These goals are being addressed across the entire housing value chain, which includes land acquisition, housing finance, construction, sales, distribution and ongoing maintenance. Malawi has made progress through land reform policies and estate and fiscal planning legislation. It is also placing a strong emphasis on stable housing finance by supporting mechanisms such as the Rural Housing Savings Credit Fund and the National Economic Empowerment Fund.

The country is promoting the use of local materials and technologies in construction to support job creation and local economic development. It is also working on sustainable design that aligns with its Disaster Risk Reduction strategies, which contribute to broader climate action goals. The Ministry of Lands has developed prototype housing designs that are being shared with communities to help guide implementation. Malawi is working in partnership with banks, communities and developers to ensure steady progress. The country has also found that targeted subsidies and decentralized construction support systems are critical, particularly in promoting affordable housing through localized production methods like block making. Affordable housing is at the core of Malawi's housing policies and is closely aligned with the forthcoming UN-Habitat Strategic Plan. All the country's efforts reflect a coordinated national approach focused on poverty reduction, job creation, climate action and crisis recovery.

MALAYSIA shared its partnership model for delivering adequate housing, emphasizing sustainability and inclusivity as fundamental principles in its mission to provide affordable homes. The country has set an ambitious target of building 500,000 housing units within five years. Six months into the initiative, 93 per cent of this target has been approved or delivered. This achievement was made possible through the recognition that no single actor can solve housing inequality alone. The national homeownership rate now stands at 77 per cent. Success in this area, Malaysia noted, requires government leadership in mobilizing communities, financial institutions and developers through trust-based collaboration.

There are three pillars of Malaysia's inclusive housing approach. The first pillar is communities as co-creators. The country has institutionalized participation by holding dialogue sessions that directly involve residents in housing design. The Strata Management Act also empowers residents to govern their neighborhoods through joint management bodies (JMBs). Community-based resilience initiatives have been encouraged, such as the "Police Shooting Program," a collaborative effort



between NGOs and community watch groups, and the Kuala Lumpur Urban Farm Initiative. This project has contributed 4.5 metric tons of vegetables monthly from 120 hydroponic towers across eight housing projects, increasing economic inclusion by 70 per cent. Participating families are now earning an additional 300 US dollars per month from the sale of produce.

The second pillar is finance as a force for inclusion. The Madani government supports Malaysia's Housing Credit Guarantee Scheme, which has facilitated 7 billion US dollars in financing, helping 80,000 informal workers secure their first homes. Platforms like PR1MA (Perumahan Rakyat 1Malaysia) and below-market mortgage schemes demonstrate how public-private lending partnerships can be scaled for greater impact and accessibility.

The third pillar is developers as partners in progress. Malaysia provides tax incentives and facilitates fast-track approvals to encourage private investment in affordable and quality housing. The country supports a shared value development approach. One example shared was a recent success story in which the UDA Holdings Corporation contributed 20 acres of land for the development of new homes for 245 displaced indigenous families. This public-private-people partnership model creates positive impact for vulnerable communities. Malaysia reaffirmed that housing is a fundamental right and not a privilege, noting in closure that while a house may be a building made of bricks and beams, a home is built with love, hope and dreams.

MOZAMBIQUE highlighted that the reconstruction following Cyclones Idai and Kenneth is underway, and several important lessons have been learned that can be replicated elsewhere. Investing in housing infrastructure and construction has proven to create jobs in the construction sector and stimulate related industries. Housing is seen as essential for recovery from natural disasters and other crises. Policies focused on the provision of safe and affordable housing for affected communities can help people rebuild their lives and restore community cohesion. Empowering local communities to participate in the planning and development of housing projects ensures that solutions are tailored to their specific needs and preferences.

Policies should address climate change impacts and promote community resilience through disaster preparedness during recovery efforts. The implementation of durable solutions for internally displaced people, through the construction of housing using locally available materials and resilient construction techniques, has contributed to mitigating the effects of climate change and building stronger communities. Implementation of post-disaster regeneration and durable solutions is taking place through partnerships involving various actors such as government, development partners and local communities. These experiences show the need for scaling up efforts. As a country, Mozambique affirmed its commitment to implementing the UN-Habitat Strategic Plan 2026–2029.

NIGERIA mentioned the good work being done in the development of the strategic action plan and reaffirmed its commitment to fostering progress under Nigeria's housing plan. This plan is focused on access to adequate housing, land and basic services, as well as the transformation of slums and



informal settlements. These are the principles that underpin the national housing strategy. Nigeria strongly believes that adequate housing policies are among the most powerful tools for reducing poverty, creating jobs, strengthening climate resilience and driving post-crisis recovery. Under the leadership of the President, who places housing and families at the center of the national development strategy, the first phase of the plan targets the construction of 50,000 housing units. Already, 10,112 units are under construction a number of states and the Federal Capital Territory. This is in addition to construction efforts underway at the subnational level.

This construction effort alone has generated more than 250,000 direct and indirect jobs, ranging from artisans and suppliers to engineers and local workers, with an average of 25 jobs created per housing unit. However, to meet population growth and address the housing deficit, Nigeria must build at least 550,000 homes annually. At 25 jobs per housing unit, this would translate to over 3.7 million jobs every year, positioning housing as a key pillar of economic transformation and employment generation. One of Nigeria's most ambitious and inclusive models is the National Social Housing Programme, which aims to build 100 homes in each of Nigeria's 774 local government areas, totaling 77,400 housing units. This initiative alone is projected to create more than 1.9 million jobs, stimulate rural economies and bring development directly to underserved communities.

To address housing affordability, Nigeria is implementing the "Renewed Hope" social housing concept. Under this model, low-income Nigerians would pay no more than one-third of their monthly income toward owning a home. The government will absorb remaining costs through a mix of targeted subsidies and tax waivers. This rights-based approach to housing ensures alignment with goals of social equity, economic inclusion and climate resilience. In this regard housing is both shelter and a catalyst for national development and human dignity. Nigeria is also implementing a national urban renewal and slum upgrade program. Within two years, under the leadership of the President, the government has completed over 150 upgrade project sites, with over 100 more underway. These projects have expanded access to potable water, sanitation, drainage systems, clinics, schools and solar street lighting. Nigeria concluded by affirming its readiness to collaborate with UN-Habitat and member states to scale innovation and share good practices globally.

SOMALIA highlighted that housing and shelter for all is at the very heart of human dignity and sustainable development. For Somalia, the right to safe, dignified and sustainable housing is a development goal as well as a cornerstone of peacebuilding, social cohesion and national unity. The country's national development agenda is aligned with the Sustainable Development Goals and is guided by the Somali National Development Plan, under the centennial vision of the President. This agenda places housing and urban resilience at the forefront of the country's socio-economic transformation as it transitions from fragility to stability.

The Federal Government of Somalia recognizes that the provision of adequate shelter is vital for displaced populations, vulnerable communities and returning diaspora. In this context, Somalia applauds the bold and forward-looking priorities of the UN-Habitat Strategic Plan 2026–2029,



particularly its emphasis on inclusive urban planning, participatory governance, affordable and climate-resilient housing, sustainable urban financing and local capacity building.

Somalia faces enormous housing challenges, as protracted displacement and informal settlements have grown due to recurring shocks such as violence and natural disasters. Currently, over 2.8 million people remain internally displaced, many without access to basic shelter, tenure security or essential services. Despite these challenges, Somalia has not stood still. The government has initiated a National Urban Policy to guide sustainable urbanization. Public-private partnership programs have been launched for affordable housing. Pilot projects have been implemented on climate-resilient shelters in flood-prone regions. A legal framework is being developed to improve land governance, especially for women and marginalized groups.

Somalia has worked closely with regional states to decentralize housing interventions, ensuring that local governments are empowered to plan and implement sustainable shelter solutions. As a call to action, Somalia looks ahead to the implementation of the UN-Habitat Strategic Plan, and calls for increased investment in sustainable housing solutions, particularly in fragile contexts like Somalia. The country emphasized the need for flexible, multi-year funding mechanisms to support long-term shelter strategies, as well as technical assistance and innovation exchange to scale successful models.

Somalia stands ready to work hand in hand with UN-Habitat and international partners to realize the vision of adequate housing and shelter for all. The journey is complex, but the country's commitment is unwavering. Somalia envisions cities and towns where every Somali has not just a roof over their head, but a true home that offers safety, dignity and hope.

SOUTH AFRICA highlighted the importance of addressing adequate housing through a comprehensive and integrated approach. The UN-Habitat Ministers Dialogue and Action Plan, held in South Africa in 2022 on the accelerated transformation of informal settlements and slums in Pretoria, served as a key inspiration. Adequate housing cannot be addressed in isolation from the gap market and related structural issues. The dialogue identified 10 key areas to facilitate better vertical integration within countries and horizontal cooperation among governments, civil society, communities and development partners. Today, the government of South Africa has built no fewer than 5 million houses for vulnerable communities. These include the elderly, persons with disabilities and child-headed households. The country has also provided financing for gap housing, accommodating no fewer than 9,000 families. Social housing, offered within integrated urban areas, has supported the development of no fewer than 19,000 units during the past financial year, contributing to the formalization of housing access for around 88 per cent of South Africa's population.

South Africa reaffirmed its commitment to addressing inequality, informality and poverty, while also tackling the challenges of spatial exclusion and the negative impacts of climate change and natural disasters. The country has prioritized the provision of reliable and quality services, equitable access



to land and spatial integration. This approach aims to guide urbanization in a way that maximizes the benefits of urban growth while minimizing the adverse effects of poorly managed development. This vision is anchored in the country's Integrated Urban Development Framework (IUDF), which is part of its constitutional framework. Section 26 of the Constitution affirms that everyone has the right to access adequate housing and land. As part of the African Union, South Africa supports the continental position that every person has the right to adequate housing, which means the right to gain and sustain a safe and secure home and community where they can live in peace and dignity.

There is a need to accelerate progress through stronger cooperation and partnerships, the provision of affordable housing finance and the promotion of intra-regional trade. The country called for greater emphasis on environmentally friendly and innovative construction methods, including the development and use of sustainable building materials. There is also a need to promote a culture of saving and prudent public spending. South Africa is exploring models of contractual savings for housing, drawing inspiration from countries like Kenya. The intervention concluded by underscoring the importance of continued investment in innovation and research to support the development of clean and smart technologies and to create safe, inclusive environments where people can live, work and play.

SYRIA highlighted that housing is not just a right, it is a symbol of dignity and belonging. The country has been devastated by a brutal war that destroyed 25 per cent of Syrian homes. Additional homes were destroyed by the Assad regime. The need for adequate housing is urgent, and efforts are being made to provide shelter for families returning to Syria after years of displacement and hardship. In this context, housing policy is not merely about infrastructure, it is also a critical tool for poverty reduction, job creation and dignified reconstruction. Adequate housing plays a central role in helping Syrians build a new future. Syria is pursuing various housing projects that include the development of housing policies with reconstruction as a core principle. These initiatives aim to bring back displaced persons and refugees and ensure their reintegration.

The country noted that housing strategies are being developed to include standards for sustainable construction in the post-crisis context. These are essential to meet housing needs and ensure effective management. Syria is also making efforts to promote the right to housing and land, along with inclusive urban planning by local communities. These efforts are being carried out in close cooperation with UN-Habitat. Syria thanked those countries and actors who have lifted sanctions against it, describing this as a vital measure to facilitate recovery and emphasizing that such support helps Syria in its mission to rebuild and offer a better future for its people. Syria also reaffirmed its commitment to its citizens and stressed that, despite the immense challenges, the country has the will and determination to rise again. While there are no concrete results to present at this moment, he promised that Syria will have results to share in future dialogues.



UGANDA highlighted that the Government of Uganda has continued to work with non-state actors, including social sector organizations and global NGOs, to deliver on housing and urban development. This collaborative approach includes the establishment of a national urban forum where key issues related to housing and urbanization are widely discussed to find collective and workable solutions. The theme of this Assembly aligns with the goal of achieving sustainable development in the context of ongoing global crises. As the African Union's chair of the Specialized Technical Committee No. 8 under the Subcommittee on Urbanization and Human Settlements, Uganda believes in concerted efforts and a multi-sectoral approach to address urban challenges. The country is currently preparing for the African Urban Forum, which has already completed six sessions.

The country faces a housing deficit of 2.4 million units. A strategy has been developed to address this gap, using both the national housing policy and the urban policy. The primary focus is on low-cost and affordable housing. Given that Uganda's housing sector is largely private-led, many investors concentrate on medium or high-cost housing. The government is therefore working on strategies to meet the needs of civil servants and low-income earners. To address the housing shortage, Uganda is exploring land value capture as a tool to generate development support. Revenues collected from this model can be reinvested to build decent housing. Additionally, efforts are being made to regulate and reduce the cost of construction materials, and to leverage land banking. Government land is being earmarked for use by real estate developers to construct low-income housing.

Uganda has introduced prototype housing plans, which are distributed nationwide to allow community members to use them when setting up homes. Community savings groups (SACCOs) are being used to help raise funds locally, and mortgage refinancing options are being extended to low-income earners, offering them longer repayment periods to ease financial pressure. Feasibility studies have been carried out to support the development of secure land tenure systems. Ensuring land tenure security will lead to stronger, more sustainable housing development. In conclusion, Uganda reaffirmed its commitment to the UN-Habitat agenda, which emphasizes inclusive and sustainable urbanization and housing, particularly in cities and urban areas.

ZAMBIA noted that the discussion contributes to global efforts aimed at meeting the Sustainable Development Goals, the New Urban Agenda and other commitments undertaken by UN member states. As the world continues to grapple with insecurity of tenure, homelessness and poor living environments, there is a need for member states of UN-Habitat to develop strategies that can effectively address these challenges. The UN-Habitat Strategic Plan for 2026–2029 creates a valuable opportunity to deal with these issues in a meaningful way within respective countries, with a special focus on inclusivity. To increase cooperation with communities, banks and developers, member states should focus on implementing specific strategies.

These strategies include developing and implementing inclusive sector policies and legal frameworks that reflect the aspirations of local communities and other sector actors, creating an



enabling environment for affordable housing and finance and strengthening coordination and regulation of the housing sector. Additionally, it is important to develop and provide incentives to support and encourage the participation of communities, banks, developers and other stakeholders in the housing sector; strengthen engagements through forums that facilitate knowledge exchange and informed decision-making toward the development and implementation of housing strategies; and promote decentralization in order to reinforce participation at all levels of governance. In conclusion, Zambia emphasized the need for national governments and institutions to enhance their engagement with grassroots communities to fully understand their diverse needs and to provide meaningful, inclusive solutions.

ZIMBABWE highlighted that the country faces significant housing challenges, which are not unique to Zimbabwe but are shared by many other nations. One of the major issues is a housing backlog, which in 2021 was estimated to be around 2 million housing units. Zimbabwe is also grappling with rapid urbanization, which has put pressure on both on-site and off-site infrastructure. This infrastructure is not only insufficient but also aging, and the rapid growth of urban areas has led to congestion and poor performance of existing systems. The country is also dealing with the challenge of informal settlements and the expansion of urban sprawl.

Despite these difficulties, Zimbabwe reaffirmed its aspiration to become an upper middle-income society by the year 2030. In order to guide national development, Zimbabwe has implemented a series of national development strategies. Currently, the country is in the first phase of implementation, with housing identified as one of the key pillars. To support this strategy, the Ministry developed a housing policy to guide national efforts. The policy emphasizes densification, which Zimbabwe considers a key strategy due to finite land resources and the need to contain land costs. Under this policy, all new housing projects are required to allocate 40 per cent of land to high-rise building development. There are also efforts underway to regularize informal settlements. To achieve this, the government established a special purpose vehicle that is helping to attract private sector investment to support these initiatives. The country is pursuing a variety of models to address informal settlement challenges and is taking an inclusive approach, including the participation of special schemes and insurance companies. The government has resolved to issue prescribed asset status and is also distributing title deeds as a way to accelerate housing development.

SENEGAL described universal access to adequate housing as a fundamental challenge of our time, noting that the world is at a decisive turning point, where demographic pressure and urban transformation demand a deep review of policies related to housing and land use. Senegal's President has prioritized housing as a national issue, making it central to policy with a systematic integration of gender considerations. The government sees housing not only as a social obligation but also as an opportunity to generate economic growth, create employment, support industrialization and strengthen vocational training. This vision guides the National Program for



Access to Housing and Urban Renewal, which was launched at the start of 2025. This ambitious program is a major step toward achieving the Sustainable Development Goals, particularly SDG 11. It aims to ensure that cities and human settlements are inclusive, safe, resilient and sustainable, with a focus on housing infrastructure and social inclusion. It is one of Senegal's priority programs and is designed to transform the housing production ecosystem to close the national housing gap. That gap, currently estimated between 300,000 and 400,000 units, is projected to reach 500,000 in the coming years.

The goal goes beyond constructing housing units, as it also aims to positively impact household living conditions, given that the average income in the country is around 120,070 francs, and housing can consume up to 50 per cent of that income. There is therefore a need to ensure people can also invest in education and healthcare. The vision is holistic and long-term. Senegal stressed the importance of mobilizing resources and industrializing the real estate and construction sectors. This scale of housing ambition is impossible to meet without first industrializing these sectors. Investment is also a key issue. Overcoming the 500,000-unit deficit, with each unit costing around 20,000 francs, requires significant private sector involvement.

Beyond issues of land use and industrialization, Senegal called for a shift in building practices, including the use of local materials and a rethinking of architectural approaches. The transformation envisioned should not only close the housing gap but serve as an economic engine, generating growth, employment and income. Each housing unit can engage about 20 workers across various trades. Senegal welcomed the creation of the expert working group on housing and expressed hope that its recommendations would strengthen social policies. In conclusion, the intervention called for strengthened cooperation and collective commitment to ensure that adequate housing for all becomes a reality by 2030. With shared responsibility and determination, the country believes a future can be built in which every city provides dignity and decent living conditions in line with global development goals.

SOLOMON ISLANDS highlighted the unique challenges it faces as a small island developing state, particularly due to rapid urbanization in cities like Honiara. This urban growth has placed significant strain on infrastructure and services and has created an urgent need for sustainable urban development. The situation is further intensified by the country's high vulnerability to climate change and natural disasters. These national issues are part of a broader global housing crisis, where over 2.8 billion people lack adequate housing, including 1.1 billion living in informal settlements. This global challenge requires urgent and transformative solutions. The country expressed appreciation for the support provided by UN-Habitat, which has enabled significant progress in aligning national efforts with the New Urban Agenda. Key achievements include the development of a National Urban Profile and a National Urban Policy for 2020–2035, along with the Urban Resilience Project.

Additionally, the Solomon Islands has continued efforts to enhance local planning schemes for land use, which aim to drive sustainable urban development. Protecting informal settlements remains a



fundamental priority. The Temporary Occupation Licensing (TOL) and the Vision Project are focused on regularizing land tenure and improving access to essential services. Despite these achievements, the Solomon Islands acknowledged that major challenges remain, including limited technical capacity, outdated legislation and difficulties in securing adequate financial resources. An integrated approach, strengthened governance and inclusive partnerships are central to its housing strategy. The Solomon Islands reaffirmed its commitment to fostering inclusive and prosperous urban communities and expressed a strong desire to continue collaboration with UN-Habitat and the international community.

GHANA extended his gratitude on behalf of His Excellency John Dramani Mahama, President of the Republic of Ghana, for UN-Habitat's continued support in implementing the New Urban Agenda and the Sustainable Development Goals. Ghana has mainstreamed the New Urban Agenda into its national development architecture. At the local level, the country has rolled out the Ghana Smart SDG Cities Programme, supported by UN-Habitat. Ghana has also introduced the District Housing Programme, which promotes investment in climate-smart, affordable housing in underserved districts. The country's commitment to sustainability is further anchored in its Roadmap to Decarbonize the Building and Construction Sector, launched in 2024 in partnership with UNEP, UN-Habitat and other partners.

The country supports the ten resolutions adopted at this Assembly and remains committed to their implementation. Ghana also reaffirmed its endorsement of the OECPR 2023 outcomes, which included the strategic plan of UN-Habitat for the period 2026 to 2029 and the High-Level Dialogue on Adequate Housing for All, and saluted the shared commitment of member states, stakeholders and partners. On behalf of Ghana and His Excellency President John Dramani Mahama, the interventional reaffirmed its dedication to working collaboratively to advance the SDGs, the New Urban Agenda and the African Union Agenda 2063.

KIRIBATI noted that the Assembly is a very significant platform as it brings together representatives from member states, civil society and organizations to continue their cooperation on the unfinished business of the second session. As a small island developing state, Kiribati faces serious challenges posed by climate change, as well as increasing population density, especially in the capital city of South Tarawa. This has led to the proliferation of informal settlements, which often lack even the most basic services. The government has taken note of the resolutions adopted during the second session and wished to share key progress related to Resolutions 2/6 and 2/5. These are considered essential for achieving the aspirations made at the second session of the Assembly and for creating a sustainable urban future through inclusive and effective multilateralism. These resolutions also align with the goal of achieving the Sustainable Development Goals during times of crisis.

Kiribati has developed the South Tarawa Informal Settlements Upgrading Strategy. The implementation of this strategy requires a whole-of-government and whole-of-society approach. Its



scope includes improving and upgrading informal settlements, while localizing Sustainable Development Goal 11. Kiribati is also reviewing its 2019 Urban Policy and the updated policy is expected to be finalized ahead of the Pacific Urban Forum scheduled to take place later this year. Kiribati recognized the importance of enhancing the link between urbanization and climate change, as highlighted in Resolution 2/5. The country also emphasized the important role of local governments in supporting commitments and the implementation of the New Urban Agenda.

Despite progress made, Kiribati stressed that the government continues to face challenges related to financial and technical support. However, it believes that by working together at global, national and local levels and strengthening partnerships, meaningful progress can be achieved. Kiribati affirmed its support for the implementation of the UN-Habitat Strategic Plan for 2026 to 2029. It expressed its commitment to ensuring that the objectives and issues raised in this meeting are reflected in the country's commitments and initiatives related to the New Urban Agenda.

EGYPT highlighted that this high-level meeting addresses one of the most important topics in the field of urbanization. Housing is a human right, encompassing the right to access housing, the right to promote a range of affordable housing options and the right to provide housing in a way that contributes to the sustainability of communities. These three principles form the foundation of Egypt's national housing strategy.

Only 7 per cent of Egypt's territory accommodates a population of over 120 million people. This results in high-density, compact communities, increasing the scarcity of land and affecting access to affordable and adequate housing. More than 40 million people live in informal housing. Additionally, the population grows by more than 2.5 million people every year, which intensifies the demand for housing, services and employment. In the past five years, Egypt has also hosted over 12 million people from neighboring countries. In response to these challenges, Egypt has developed a national housing strategy with technical support from UN-Habitat. The primary goal of this strategy is to improve quality of life and ensure that no one is left behind.

Regarding informality, Egypt has upgraded more than 400,000 housing units located in unsafe areas, with full government subsidies. Adequate housing is another key policy for improving living conditions. Over the past 10 years, more than 1 million affordable housing units for low-income groups have been constructed. The government has partially subsidized this housing by covering approximately 40 to 45 per cent of the cost. Access to land is another critical component of Egypt's national housing strategy. Compact urban form is a common feature in Egyptian cities, where there is little available land for future expansion or for providing new services. Brownfield land development has been identified as a mechanism for enhancing land use, especially for social services.

Egypt highlighted land readjustment as a tool for effective planning and management, enabling access to land and services through partnerships with the private sector and local communities. Excellence in collaboration platforms should be central to the global housing agenda. Accordingly,



Egypt has already established collaborative initiatives with several African and Arab countries to facilitate the exchange and transfer of knowledge and experience that is essential for both present and future housing challenges.

ITALY outlined its support for the implementation of the 2026–2029 strategic plan of UN-Habitat and endorses its adoption, building on governance and the localization of the Sustainable Development Goals. The country wishes to contribute to improving the living conditions of people living in poor housing conditions, starting with the Partnership Platform for the Localization of Sustainable Development Goals, an initiative led by Italy and UN-Habitat. This initiative aims to foster integration between the central and local levels by setting the enabling conditions necessary to improve the impact of any investments.

Italy thanked the main delegation for their contribution to the special event on multilevel governance for the localization of the Sustainable Development Goals held yesterday. Highlighting the dire conditions faced by many people living in desperate and unsustainable housing situations across several countries, Italy is developing specific projects to improve social, health and economic conditions. For example, in Kenya, together with UN-Habitat, Italy is working to establish a system of urban solid waste management and job creation. These efforts are achieving important results that can be further replicated.

The **RUSSIAN FEDERATION** shared that in recent years Russia has made a serious breakthrough in housing construction. Since 2020, the country has commissioned more than 534,000,000 square meters of housing, including apartment buildings and individual houses. The year 2024 demonstrated the continuation of this trend with 107.8 million square meters and over 1.3 million new flats. Individual housing construction has reached 62,000,000 square meters, making up 58 per cent of the total market share. These developments directly impact the quality of people's lives. Since 2018, living conditions have improved for 28.3 million families, 4.43 million of them last year alone.

Mortgage lending has been a driver of this trend, with 1.3 million loans issued under a special program for family mortgages capped at no more than 6 per cent. The financial model of the housing sector has also changed, moving from the use of direct shareholder funds to project financing using escrow accounts. Currently, the main reference point is the national project called Infrastructure for Life, which aims to achieve two clear goals by 2030: no less than 33 square meters of housing per resident and a renewal rate of the housing stock of 20 per cent. To achieve these goals, more than 622.9 million square meters will need to be built. Russia has already identified 2,160 settlements that will be given priority for development, representing 60.76 per cent of the country's inhabitants.

Quantitative growth must be accompanied by qualitative growth, and the country is interested in in-depth cooperation with UN-Habitat in the area of adequate housing. Russia stands ready to work together to develop methodologies for assessing accessibility and quality, paying special attention



to vulnerable groups, and to test these methodologies at the national level. The country proposed raising the process of exchanging experience to an intergovernmental level and creating a digital platform, the BRICS Housing Knowledge Hub. This platform would allow the accumulation of best practices in project financing, developing self-build housing, and infrastructure construction. The pilot of this platform could be endorsed as early as the meeting of the open-ended working group on housing this autumn, with a full-fledged presentation at the World Urban Forum in 2026 in Azerbaijan. Russia is ready to provide 80 per cent of technical support and tools for this initiative and is convinced that combining national experiences with international expertise will accelerate progress toward the common goal of providing everyone with modern, safe, comfortable and affordable housing.

UZBEKISTAN shared that the country is currently in an active phase of structural reforms that started in 2017 under the leadership of its President, His Excellency. Uzbekistan has a stable and growing population expected to exceed 38 million people by the end of this year. Each year, nearly 1,000,000 babies are born and on average 280,000 new families are formed annually, which clearly indicates the growing demand for new and adequate housing. Stable economic growth and increased income of the population have created favorable conditions for introducing a new mortgage market development model based on market principles in 2019. Over the last six years, more than 500,000 apartments have been built within the government-supported mortgage program. The government allocates the equivalent of USD 1 billion each year to refinance participating banks under the public mortgage program. At the same time, Uzbekistan has prioritized direct support for vulnerable groups, with nearly 100,000 long-term loans benefiting young families through state subsidies. Additionally, affordable mortgage programs have been introduced for reconstructing and building individual houses in rural areas.

In 2022, Uzbekistan began to introduce elements of green and energy-efficient house construction. Initial requirements include insulating houses with specific fibers and installing solar panels and solar water heaters. Starting this year, the country is piloting heat pumps and other green technologies for heating multi-apartment buildings, individual homes, and social buildings. To find better technological solutions, Uzbekistan is currently working with multilateral development banks and governments of advanced countries. Examples include support from the Austrian and German governments. With the help of an Austrian company, energy efficiency will be improved in 192 public and residential buildings in several regions of Uzbekistan. Uzbekistan also established a mortgage refinancing company in 2019, which plays a vital role in developing the sector and expanding access to long-term mortgage financing. This company has refinanced over 26,000 mortgage loans totaling 400 million US dollars.

Looking ahead, Uzbekistan is developing a national strategy for the sustainable development of the housing and mortgage market with support from the World Bank, Asian Development Bank, UN-Habitat and other international partners. This strategy focuses on building a strong and efficient institutional system, mobilizing long-term finance, expanding private sector participation and



promoting the use of energy-efficient materials. It aims to lay the foundation for a resilient, inclusive and sustainable housing system.

With the support of the World Bank, Uzbekistan is working on developing and improving geospatial planning and cities. The Asian Development Bank is helping develop master plans and build institutional capacity. There are many examples of cooperation and support from different international organizations and countries, but Uzbekistan emphasized the important role of UN-Habitat. UN-Habitat could play a key role in coordinating and bringing together government institutions and international organizations to integrate green urban planning, housing, land use policy and the development of basic services in an efficient and complementary way. UN-Habitat could also play an essential role in leveraging private investment and providing utilities and other services through helping with efficient territorial planning. To implement new global and national strategies more systematically and efficiently, Uzbekistan is seeking the opportunity to establish a UN-Habitat office in Tashkent.

IRAN addressed the pressing issue of housing within the sustainable urban development process. The right to decent housing is recognized by the constitution of the Islamic Republic of Iran. To realize this right, Iran has implemented various housing schemes over the last 20 years. Currently, Iran has developed a plan for the construction of 4 million housing units. This plan includes building housing units in new towns, regenerating deteriorated inner-city fabrics and the development and expansion of existing cities. Of these, 1.5 million units are allocated to low-income groups through banking facilities and loans. At present, 800,000 units are either under construction or completed. Last week approximately 43,000 constructed and completed units were symbolically inaugurated and handed over to applicants by the President of the Islamic Republic of Iran. This plan attaches high importance to people's dignity, public participation, climate change implications, resilience and social inclusion, especially when addressing deteriorated urban fabrics through the regeneration process.

To address informal settlements and deteriorated urban fabrics, Iran has adopted urban regeneration approaches. This is a key item on the government's agenda and is driven through the establishment of a sustainable urban regeneration task force at the national, provincial and town levels. The task force involves the participation of all key stakeholders using a bottom-up approach, with communities remaining pillars of the regeneration process. Accordingly, the renovation and redevelopment of public spaces as well as public services and utilities will be improved. Iran also commented on the Strategic Plan, noting that it is important to consider the fabrics of informal settlements and slums during regeneration efforts. When the regeneration process addresses housing issues, the regeneration of inner-city deteriorated fabrics is often overlooked. There is a need to include this aspect within the Strategic Plan.

ESWATINI highlighted the universal challenge of ensuring access to adequate safe and affordable housing for all, a crisis that affects nations across regions. The Kingdom of Eswatini's commitment



to ensuring adequate housing for its citizens is unwavering. The country is actively engaged in implementing national strategies aimed at expanding access to affordable housing, particularly for low and middle-income groups. Eswatini's initiatives include the approval and operationalization of the Sectional Titles Act, which regulates multi-unit developments, ensuring clear ownership, creative management of shared spaces and protecting the rights and obligations of all stakeholders. His Majesty has further provided more than 2,000 hectares of land, which will improve the security of tenure for around 5,000 people without payment.

The Kingdom, in collaboration with development finance institutions, is also building an equal city in previously pure settings, which will revolutionize housing safety in these areas. This project will introduce sustainable infrastructure, climate-resilient housing and security of tenure. Eswatini is also committed to upgrading informal settlements, recognizing the urgent need to improve living conditions, access to basic services and security of tenure for vulnerable populations. The Kingdom is continuously reviewing and strengthening housing policies and legislative frameworks to facilitate investments, promote partnerships, introduce innovative building models and streamline land access for housing development. These efforts are believed to be crucial for poverty reduction, job creation and ensuring inclusive prosperity. They align with the objectives of the UN Habitat Strategic Plan 2026 to 2029, which rightly places housing at the centre.

Despite these efforts, significant challenges persist, including financial constraints, rapid urbanization and the need for climate-resilient buildings. Eswatini is inspired by the initiative by UN Habitat to engage the African Union Secretariat to reposition housing at the forefront of the regional agenda. This has collectively redoubled the Kingdom's efforts to ensure that every individual has a safe, secure and dignified place to call home.

MEXICO reaffirmed agreement with previous speakers who stated that housing policy is an integral driver of development and helps to reduce poverty. It was stressed that results are more effective when housing is addressed from a human rights approach. Since 2019, Mexico has worked directly with the population to shift the paradigm in housing policy. This shift recognizes the social function of housing and redefines it through a human rights lens, transforming policy in a substantive way. A constitutional reform was also adopted, strengthening the state's framework for action by recognizing the concept of adequate housing.

The current government was described as one of continuity in this area. Housing is viewed as a well-being policy and is one of the strategic projects of the President. Mexico has initiated the construction of 1.7 million affordable housing units for those earning more than \$431 per month. These initiatives include both credit and subsidy programs, with a particular focus on young people. Programs have also been introduced to regularize informal settlements, with a target to complete these efforts by 2030. Priority is given to vulnerable groups, settlements in risk-prone areas and areas of urban growth. In addition to improving population well-being, Mexico is also organizing local policies to strengthen regional economies. Measures are being taken to ensure land prices remain



stable, and innovative housing programs are being introduced for low-income populations who previously could not access housing due to lack of supply or credit eligibility. Through these efforts, the state is now providing affordable housing to historically excluded groups.

Mexico noted that the Strategic Plan discussed in the dialogue rightly recognizes transformative elements such as gender and human rights approaches, multilevel governance and the need to prioritize the transformation of informal settlements. Housing policies, it was explained, must consider habitat and can only succeed when implemented through integrated approaches based on human rights, a gender perspective and the active participation of all people. Priority must be given to the most vulnerable, because these are acts of social and territorial justice that transform lives, strengthen communities and contribute to building fairer and more equitable countries.

MOROCCO highlighted the importance of this dialogue, which underscores the urgent need for coordinated action to ensure decent housing for all, particularly for vulnerable populations. Morocco has implemented ambitious policies in the area of housing to combat inadequate housing and ensure access to decent and affordable housing, especially for low-income households. This policy is based on inclusive and evolving financing that mobilizes the state, the private sector and innovative mechanisms. Morocco has made significant progress, reducing the housing deficit from 800,000 units to roughly 30,000 between 2012 and 2024. More than 30,000 households have accessed affordable housing and the policy aligns with the objectives of Sustainable Development Goal 11.

The financing models include public funds and solidarity funds linked to habitat and urban integration. These are supported in part by a solidarity tax on cement. Morocco explained that its social housing financing has reached a value of 3.6 billion dollars, benefiting millions of individuals. Two main guarantee mechanisms are in place for low-income households and for workers who participate in financing. The “moudawana” real estate model addresses the religious expectations of certain beneficiaries, and the number of supported households through this model increased from 10,000 to 15,000 between 2018 and 2024. Programs to increase housing production and construction have been matched by support initiatives to ensure supply meets social needs. Housing priced between 14,000 dollars and 25,000 dollars has been made available since 2010. The private sector, which provides between 85 per cent and 95 per cent of the social housing supply, has played a major role. These programs have allowed many households to access property and have been extended to refugees and migrants under Morocco’s national policy on migration and asylum.

The 2024–2028 direct housing policy was described as a watershed moment. It provides direct assistance to households ranging between 7,000 dollars and 10,000 dollars, depending on the price of the housing in question. As of 2024, this initiative has received a high number of requests, with 49,000 beneficiaries already receiving assistance, totaling more than USD 300 million dollars. The initiative supports young people, women and Moroccans living abroad while also stimulating private investment and job creation. Morocco concluded by outlining its housing financing policy, which relies on diverse supports including public-private partnerships and innovation. Morocco reaffirmed



its commitment to building a sustainable urban model where housing is central to social policies. Through solidarity and innovation, Morocco aims to build a future where housing is synonymous with dignity, inclusion and development.

PALESTINE stressed that adequate housing in Palestine is not a developmental concern alone but a humanitarian necessity and a fundamental pillar of resilience. The complex political and economic reality, including occupation, measures restricting access to land and construction and rapid population growth, has been further exacerbated by the ongoing Israeli war and forced displacement in Palestinian cities and camps. This is especially critical in the Gaza Strip, where according to internationally documented data as of April 2025, more than 370,000 housing units were destroyed.

Adequate housing policies have been embedded in Goal 3 of Palestine's Public Works and Housing Sector Strategy for 2025–2027. This goal aims to organize and strengthen the housing sector and facilitate reconstruction to enable citizens to access adequate and sustainable housing. The housing sector in Palestine also contributes to the national economy, employing approximately 17.2 per cent of the workforce and contributing about 6.5 per cent of GDP, despite its recent decline due to illegal blockades and acts of aggression. Palestine noted that there have been several successes in affordable housing projects and reconstruction efforts in the West Bank and the Gaza Strip through cooperation with international partners. Regulations governing housing support have been adopted to ensure social justice. Institutions such as the Palestinian Housing Council have played a key role, supporting marginalized groups in rural areas and refugee camps and carrying out restoration projects in Jerusalem and Hebron. Housing initiatives funded by the Arab Fund for Economic and Social Development were also mentioned.

The private sector has played a pivotal role in developing suburbs and new cities, including areas such as Rawabi. Given the complex political and climate-related challenges, there is an urgent need to introduce reforms and innovative solutions to activate adequate housing policies. These include updating laws, facilitating land ownership for cooperative projects, providing affordable housing financing tools for low-income groups and adopting flexible low-cost housing models such as prefabricated units. The use of green building technologies, solar energy, aggregate recycling and encouraging the use of local environmentally friendly materials is essential. In conclusion, Palestine called for increased support for cooperative and community housing initiatives and the establishment of national funds to support stable housing. These steps are necessary to ensure the sustainability of housing policies, enhance the resilience of the people and, most urgently, to rebuild and reconstruct the Gaza Strip.

SAUDI ARABIA affirmed its appreciation and support for the Strategic Plan 2026–2029, especially as the strategy gives importance to housing, in particular in slum areas and other priority sectors. The Kingdom also looks forward to sharing its experience in sustainable urban development, which is a focus of the Kingdom's Vision 2030. Saudi Arabia highlighted that Vision 2030 has led to a qualitative



leap in the quality of life for all citizens. The Housing Program, issued in 2018, focused on providing affordable and quality housing through the implementation of the National Housing Strategy. This program has significantly impacted the housing sector. The Kingdom has regulated the real estate market, adopted new regulations and initiated various projects to meet diverse housing needs. As a result, the country aims to increase the homeownership rate among citizens to over 70 per cent by 2030.

In 2020, Saudi Arabia launched the Quality of Life Program, aimed at improving household living conditions by offering new options that include participation in cultural, recreational, sports and tourism activities. These initiatives are expected to enhance the provision and quality of social services across the country. Saudi Arabia also noted its active role in adopting various initiatives and programs. The Kingdom commended the cooperation between the Quality of Life Program and UN-Habitat to develop a global index for improving quality of life around the world and in local communities. This collaboration will strengthen collective efforts to achieve the objectives of the strategic plan.

YEMEN highlighted that the country is facing multiple crises, and the housing crisis is not simply a consequence of poverty. It has been largely caused by a devastating war ignited by the Houthi militias, which has led to the displacement of millions of citizens and the destruction of thousands of housing units. This crisis has been compounded by other factors, including rapid population growth, deteriorating legislation and low purchasing power. In addition, widespread informal construction has led to further deterioration, creating a challenge that threatens the entire social fabric. For Yemen, housing has become one of the major challenges of the present time.

Despite these challenges, experiences in other countries have proven that it is possible to fight poverty. Yemen has expanded its housing projects in cooperation with local communities to provide housing services. Although these initiatives have been limited in scope, they have provided both job opportunities and adequate housing for many. However, due to the ongoing war and a severe lack of resources, many of these housing projects have come to a complete stop. Efforts have been made to develop legislation and strengthen partnerships to achieve stability and development. Safe housing is not just a matter of regulations but lies at the core of peace, justice and a tool for building a better future. Yemen affirmed its support for the Strategic Plan.

ALGERIA reaffirmed its firm commitment to the global sustainable urban development agenda. For years, Algeria has been actively pursuing the urban dimension of the Sustainable Development Goals, particularly Goal 11, to guarantee decent living conditions for Algerians. Under the leadership of President Abdelmadjid Tebboune, Algeria has demonstrated a renewed and resolute commitment to improving housing and infrastructure as a cornerstone of national development. Social justice and equitable access to decent living conditions are a top priority. This strategic vision places housing not only as a social imperative but also as a catalyst for economic growth, job creation and territorial



balance. This strong political will is reflected in the ambitious target of building 2 million new housing units by 2029 and the launch of transformative infrastructure projects aimed at modernizing Algerian cities and enhancing the well-being of citizens. By 2024, the housing sector had achieved a total of nearly 450,000 housing units of various types and values. Several major development projects were completed between 2020 and 2024, and approximately 1.7 million units were delivered, significantly reducing the national occupancy rate to 4.25 per cent by the end of 2023. Algeria is on course to lower this rate further to 4.12 per cent by the end of 2025, signaling continuous improvement in living conditions. In parallel, a wide range of infrastructure projects has been initiated, including the Great African Museum in Algiers, more than five new modern stadiums and critical facilities such as university hospitals and universities.

Algeria's housing initiatives are embedded within broader urban development frameworks and include the integration of green spaces, schools, healthcare centres and cultural amenities, aiming to foster well-planned, sustainable and inclusive communities in line with SDG 11. In 2022, Algeria restructured the National Housing Fund and the Housing Bank to diversify financial tools and promote long-term housing investment. These actions align with the country's national development goals. This dynamic progress reflects the Algerian government's enduring commitment to meeting citizens' expectations and achieving the Sustainable Development Goals. Algeria remains resolute in its pursuit of the 2030 Agenda for Sustainable Development and is determined to ensure that no one is left behind in its urban future.

SINGAPORE recalled its affirmation at the 2023 Assembly global efforts to uphold multilateralism and cooperation and partner the UN-Habitat in the pursuit of the goals of the 2030 Agenda, Sustainable Development and New Urban Agenda. Singapore's Centre for Livable Cities and UN-Habitat jointly conduct a Singapore UN-Habitat International Leaders in Urban Governance program, from which 200 participants from 75 African and Latin American cities have benefitted. Singapore recognizes the importance of housing and homeownership as a fundamental social provision. The country's housing policies and programs cater to all structural societal needs. Today 80 per cent of the population resides in public housing, and 90 per cent of these own their homes. Very low-income households that are not yet ready to purchase public housing are offered subsidized rental rates while they progress toward ownership.

In this year of rising temperatures, threat of higher sea levels and more extreme weather events, all cities must aim for a climate resilient living environment. As a tropical island state, Singapore highlighted its efforts in promoting sustainable and energy-efficient urban development, which includes capitalizing on wind flows, promoting natural ventilation and adopting new green building materials and energy-efficient cooling systems. Despite its disadvantage in alternative energy resources, it strives to pursue energy resilience. The Green Towns Programme aims to reduce energy consumption by 15 per cent by 2030. Additionally, the SolarNova programme accelerates the development of solar energy at scale within housing estates through demand aggregation. These are



some examples of Singapore's commitments to the implementation of the Sustainable Development Goals and the principles enshrined in the New Urban Agenda.

KOREA highlighted that housing is a fundamental condition for a decent life. Ensuring access to adequate and stable housing not only improves the quality of life for individuals but also has various positive impacts on society and the nation as a whole. First, Korea stressed that housing policies that alleviate the burden on low-income and vulnerable groups play a key role in reducing poverty and mitigating social inequality. Second, the speaker noted that housing policies such as the provision of public housing can help revitalize the domestic economy by creating jobs in construction, finance and other related industries. Third, promoting green housing and improving the energy efficiency of buildings can significantly reduce carbon emissions, serving as a vital measure in addressing the global climate crisis.

In this context, Korea has implemented a broad range of housing policies for low-income households. The Ministry of Land, Infrastructure and Transport ensures a stable supply of public rental housing for long-term residents, helping to reduce housing costs and enhance residential stability. Currently, the stock of long-term public rental housing in Korea exceeds 2 million units. In terms of financing, Korea's 54-billion-dollar Housing and Urban Fund plays a critical role in supporting public rental housing construction projects and providing loans for rent payments or home purchases. Through urban regeneration and redevelopment projects, Korea is working to revitalize aging neighborhoods while simultaneously stimulating local economies. Additionally, Korea is steadily expanding the supply of zero-energy buildings, thereby increasing the availability of environmentally friendly housing. To ensure the continued effectiveness of these policies, it is essential to respond swiftly to changes in demographic and urban structures. This includes adopting a more proactive and flexible policy approach that incorporates advanced technologies such as internet of things (IoT) and AI.

COSTA RICA highlighted the importance of an integrated financing model and its transformative impact on the housing industry. The synergy between state assistance, savings and credit schemes has enabled inclusive housing that guarantees access for both the middle classes and the most vulnerable populations. Challenges remain in scaling up these efforts progressively and in addressing the quality gap. It is necessary to strengthen participatory planning and to redefine territorial planning strategies. The strategy for public land is seen as crucial to reducing costs, controlling speculation and ensuring protection for the most vulnerable. This includes the promotion of mixed projects and expanded support through mutual funds and cooperatives, which are essential for reinforcing solidarity-based financing and promoting stability.

The Family Fund has been instrumental in enabling housing, infrastructure and urban planning. Its regeneration projects have generated transformative and multiplying effects. The mobilization of mixed resources from the state, corporations and families has helped scale up inclusive and



equitable projects and foster partnerships, including alliances with farmers. Costa Rica noted that the support of UN-Habitat offices in North America has been essential. Success goes beyond financing, emphasizing the importance of implementing flexible models that transform housing, neighborhoods and cities. A just and inclusive vision remains central to these efforts.

COLOMBIA stressed that adequate housing is understood as a means to improve quality of life, reduce poverty and promote sustainable development. This comprehensive vision considers housing as both a right and a tool that must be culturally appropriate, environmentally sustainable and socially inclusive. Colombia's current housing policy embraces a rights-based, universal focus and a self-managed approach, prioritizing interventions aimed at reducing social and economic disparities. The country's housing programs have proven effective in generating local employment within community economies and strengthening the social fabric. Between 2019 and 2024, the housing deficit was reduced by 5.95 percentage points with notable progress in qualitative aspects. Colombia is moving closer to achieving SDG 11 on sustainable cities and communities. In terms of climate action, housing policy aligns with national decarbonization commitments. Colombia promotes energy efficiency and the use of sustainable materials. Social housing projects are encouraged to incorporate solar systems, green roofs, rainwater harvesting and greywater recycling. Successful models have been implemented where partnerships between the Ministry of Housing and local organizations have enabled participatory, culturally relevant and sustainable housing solutions. A key element has been assisted self-construction.

Looking ahead, there is an essential need to strengthen citizen partnerships throughout all stages of the housing project cycle and to demand greater environmental and social responsibility from contractors. It is also crucial to consolidate original and differentiated approaches to reduce the housing deficit in the most underserved territories, particularly among historically vulnerable populations including women, Indigenous people and people of African descent. Colombia proposed recognizing adequate housing as a cross-cutting tool for achieving multiple development goals such as poverty eradication, building environmental justice and economic recovery. Placing people, culture and territory at the centre of housing policy is not only transformative but essential.

ARMENIA highlighted that sustainable urban development is one of the main priorities of the current government. The government's action plan envisages a set of actions and measures aimed at overcoming existing disparities in territorial development, creating a favorable environment for investment, generating jobs, ensuring access for all groups of society to social infrastructure, preserving historical and cultural heritage and eliminating the negative impacts of urban development activities. Armenia's government, through various initiatives, addresses housing for lower-income households by focusing on building, renovating and providing affordable housing options. Habitat for Humanity Armenia, an NGO, partners with low-income families to construct and renovate homes, often through affordable mortgages. Last year, the government approved a state



assistance program for housing aimed at providing necessary long-term living conditions for refugees from Nagorno-Karabakh, which includes mortgage assistance and housing purchase certificates. The country's urban development policies focus on the most vulnerable groups of society.

Armenia is actively promoting innovative smart solutions for urban control and communities, especially given the climate challenges and the vulnerability of the country's construction sector, which is the second-largest greenhouse gas polluter in Armenia. The government, with the support of development partners, is taking necessary measures to increase the energy efficiency of public and residential buildings through programmatic cooperation with UNDP. As the host of the United Nations Biodiversity Conference Group 17, Armenia places special attention on sustainable and green urban development. This issue remains high on the government's agenda, and Armenia looks forward to actively working with all partners to find sustainable solutions to eliminate conflicts between biodiversity conservation and urban development. To conclude, Armenia reaffirmed its commitment to international cooperation in achieving a better urban future, including the implementation and acceleration of the delivery of SDG 11. The country also looks forward to contributing to the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All facilitated by Kenya and France.

HUNGARY emphasized that achieving the Sustainable Development Goals connected to housing is vital for the well-being of our planet and its people and welcomed the adoption of the "Path for the Future" which aims to create poverty reduction, pursue access to safe and affordable housing and support developing countries to establish resilient and sustainable cities. Hungary implements its international development cooperation, international humanitarian assistance and stability-building activities primarily through the Hungary Helps program. This program aims to integrate and coordinate Hungary's international development cooperation, humanitarian assistance and stability-building activities for vulnerable communities. Through these development activities, Hungary supports people to remain in their homelands and works to ensure living conditions that do not force anyone to leave their homes.

To ensure this, Hungary has implemented several housing projects, including the renovation of homes for families who fled from Syria and are now willing to return in a dignified manner. The government also supported the creation of a shelter for Yazidi women and their children in Iraq and provided relief to victims of the Beirut explosion in August 2020 by repairing and reconstructing damaged buildings. In 2019, Hungary provided support for the reconstruction of Qaraqosh, Iraq, financing the full reconstruction of 32 houses. This was preceded by professional demining, demolition and full rubble clearance. The project has helped around 500 people return home. In 2021, the Hungarian government supported the rural repatriation and integration of families living in isolated slums in the cities of Nairobi and Mombasa, where they had lived for decades. This 12-month program directly reduced extreme poverty and forced migration.



As the world evolves with new and emerging challenges and shifting paradigms, institutions must adapt accordingly. Repairing the UN for the future is essential to ensure its long-term sustainability. Hungary believes the UN80 initiative shares these goals and supports all initiatives aimed at increasing the effectiveness of the UN system, with UN-Habitat as an integral part. Besides these reforms, there is a need to put more emphasis on improving people's lives to address challenges such as the global housing crisis and forced displacement. Strategic planning is required to prevent organizations from becoming mere repetitive exercises that exacerbate existing inequalities. The new UN-Habitat Strategic Plan for the period 2026 to 2029 will be able to respond at different levels to the most pressing challenges in line with the New Urban Agenda. Hungary is looking forward to the adoption of this important document.

The **EUROPEAN UNION** noted that adequate housing policies are powerful levers for progress. The European Union is also facing a housing crisis with rising costs, limited supply, affordability problems and significant investment gaps in innovation, renovation and construction. Half of Europe's homes were built before 1980, resulting in high investment needs for energy efficiency. To date, only 5 per cent of the building stock has been renovated. To address these challenges, the EU published its Renovation Wave Strategy in 2020, aiming to renovate 35 million buildings by 2030. It also introduced the Affordable Housing Initiative, focused on infrastructure. Additionally, the EU plans to launch its European Affordable Housing Plan to increase the supply of affordable and sustainable housing, improve access for those in need, and attract both public and private investment. This plan builds on recent success stories, including resettlement and support programs for marginalized families in Spain, the construction of energy-efficient social housing units in Sweden and the revitalization of municipal apartments in Hungary.

Co-space social rental housing is implemented in many EU countries, including Austria, Denmark and Finland. Housing models in the European Union increasingly involve public-private partnerships, innovative financing mechanisms, energy efficiency, social inclusiveness and community engagement. However, housing is only one aspect of urbanization. To develop the economic and transformative potential of cities, urbanization policies are key. Cities must become engines for investment and jobs to better respond to housing challenges.

Building partnerships is essential for achieving adequate housing solutions. The European Union is addressing global challenges through international partnerships such as the European Global Gateway initiative, which is the EU's international investment strategy. This initiative brings together EU institutions, member states, development and finance institutions to mobilize the private sector and leverage investments for transformative impact. The Global Gateway initiative creates conditions for enhanced economic activity that allow partner countries and cities to respond to housing challenges by providing financing to support productive, inclusive and sustainable cities. This is done through guarantees, third-party finance, blended finance, targeted urban programs, project preparation facilities and city-to-city partnerships.



Through the European Fund for Sustainable Development Plus (EFSD+), the EU provides risk sharing of up to 40 billion euros, mobilizing up to 235 billion euros of public and private financing to help partner countries achieve the Sustainable Development Goals. Kenya is a good example of cooperation with partner countries. The EU implements two specific ongoing cooperation programs focused on affordable and sustainable housing and informal settlement improvements, aligned with Kenya's priorities for affordable housing. Given the scale of the housing challenge, the European Union believes that mobilizing financing institutions and the private sector is key, even more so in today's fast-changing world.

PERU reaffirmed its commitment to universal access to adequate housing as an essential condition for sustainable development, poverty reduction and the promotion of fairer and more resilient societies. The country highlighted the work of UN-Habitat, a strategic partner at the global and regional levels, especially in Latin America and the Caribbean, in promoting rights-based and gender-equal sustainable urban development. Peru has confirmed that investing in housing transforms lives, local economies and entire territories. Through programs such as Techo Propio and Fondo Mivivienda, we have facilitated access to decent housing solutions for thousands of low-income families. On environmental matters, we have promoted climate-resilient and energy-efficient housing through the Mivivienda Verde initiative.

In addition, with respect to human settlements and informal neighborhoods, Peru is committed to a strategic approach that addresses the challenges of housing and poverty. The country is investing in innovations such as the integration of housing, transport and urban planning, participatory design with communities and the use of digital tools for diagnosing and monitoring housing needs.

Financing is key for structural transformation, as evidenced by examples in Peru. First, public-private partnerships have made it possible to expand the supply of affordable housing without compromising quality. Second, in peri-urban and rural areas, microcredits for progressive housing, combined with technical assistance, have enabled families to build and improve their homes gradually and safely. Peru has also promoted the role of international cooperation. Finally, Peru reaffirmed its willingness to work closely with UN-Habitat and with all Member States to move toward a future where every family has access to safe, decent and sustainable housing.

TANZANIA shared that it is experiencing rapid urbanization, which presents both opportunities and challenges in delivering housing, infrastructure and sustainable planning. These are key pillars in achieving sustainable development by 2030. Good housing policies and programs are central to Tanzania's national development agenda. The country views housing not just as shelter but as a strategic tool for production, job creation, economic resilience and inclusion. Key initiatives toward adequate housing include the establishment of a mortgage refinance facility that has supported mortgage lending to over 5,000 beneficiaries through 31 financial institutions. This facility has played



a catalytic role by enabling banks to extend mortgage payment periods from five years to ten years and by lowering interest rates from about 21 per cent to approximately 15 per cent per year.

Another important measure is the establishment of the Mortgage Financing Act of 2008, supported by World Bank financing. This Act has contributed to upgrading financing by streamlining the use of land as collateral to obtain mortgage loans. Tanzania has also introduced a housing microfinance fund, again together with the World Bank, which has provided loans to 1,400 households. The most recent initiative has been the enactment of the Unit Titles Act, which allows for the division of buildings into units, clusters and blocks, using unit titles as certificates of ownership. The Act has enabled the development of multi-unit dwellings, thereby increasing the availability of housing units. The revised national land policy is key because it strengthens the governance of land access, tenure security and enables innovative housing delivery through public-private partnerships. This policy adopts a more holistic approach to housing as it emphasizes the need for compliance with building codes that ensure safety, durability and environmental sustainability. Policy on partnerships stand out as a major initiative. Tanzania recognizes the importance of partnerships with communities, banks and developers and continues to add members to strengthen these links going forward.

THAILAND reaffirmed its commitment to the New Urban Agenda and Sustainable Development Goal 11, striving together to increase safe, resilient and sustainable cities. The country welcomed the new UN-Habitat Strategic Plan for 2026 to 2029, which aligns closely with its national vision of people-centered urban transformations. Thailand's experience in housing development demonstrates that strong political will and policy continuity, along with innovative enabling and supporting mechanisms, are essential to delivering sustainable housing solutions. With its 20-year Housing Development Master Plan, Thailand aims to elevate the quality of life of its people by providing access to adequate and affordable housing. The strategy includes delivering subsidized, environmentally friendly and affordable housing and sustainable communities. The Community Housing Development Fund and low-interest mortgage loans support households with low affordability. Incentives for the private sector to provide affordable housing, including promoting public-private partnership models and unlocking public land for housing development, are also part of the approach. Data analytics for housing policy development and cooperation among all levels of government for inclusive urban housing development are examples of efforts to address the issue. This strategy has enabled more than 300,000 households with access to adequate and affordable housing.

Inclusive partnerships among governments and communities are critical. The Baan Mankong collective housing program exemplifies this approach by empowering low-income communities to lead the upgrading of their homes and neighborhoods. This people-driven model and its microfinance approach combine government subsidies with community-managed savings, enabling households to improve their living conditions while strengthening social cohesion and local ownership.



Complementing this are urban redevelopment projects that showcase the value of public-private-community collaborations. These projects transform outdated public housing into integrated, inclusive and smart urban settlements that preserve community ties while offering more affordable housing for new low-income households. Thailand also highlighted the Baan Poonsook initiative targets vulnerable populations by providing transitional housing coupled with vital support services to help people move from homelessness toward dignity and reintegration. The country recognizes that the housing sector is responsible for between 17 and 20 per cent of global carbon emissions. Therefore, it plays a substantial role if the world is to meet net zero carbon emissions by 2050. Sustainable housing is not an option but a necessity. Housing must also be climate-resilient to protect vulnerable households from climate-related and natural disasters. Furthermore, integrated spatial planning efforts are needed to promote sustainable urban growth that balances safety, inclusiveness and climate resilience. Planning measures to incentivize the public and private sectors to supply affordable housing are important. Examples include urban planning policies that promote inclusion and prevent alienation.

In conclusion, as the UN-Habitat Strategic Plan 2026 to 2029 emphasizes, achieving transformative urban development requires strong partnerships, inclusive policies and coordinated financing mechanisms. Thailand is committed to advancing this global agenda by sharing knowledge, fostering collaborations, and scaling innovative housing solutions. It urges all member states to strengthen collaboration with all stakeholders to enable legal and financial frameworks, participatory processes and sufficient support from central governments and international organizations, especially UN-Habitat. Only a truly integrated effort can unlock housing solutions that are genuinely inclusive.

GERMANY highlighted that adequate housing is the cornerstone of sustainable urban development globally. It contributes to poverty reduction by offering stable, affordable living conditions that ease financial pressure on low-income households. Adequate housing is also a powerful lever for climate action. Policies that encourage energy efficiency, nature-based solutions, sustainable public transport systems and the use of sustainable building materials improve living standards and public health, while also reducing emissions and enhancing resilience to climate change. Providing safe and adequate shelter enables communities to rebuild and recover more quickly in the face of disasters or economic downturns. Germany's ambitions focus on adjusting urban positioning to create vibrant, inclusive neighborhoods and enhance quality of life. The country aims to achieve this through integrated cross-sectoral strategies, building technical capacities, improving access to finance and engaging all levels of government and urban stakeholders. Innovative governmental instruments and a multistakeholder approach play a crucial role in creating sustainable housing policies. One example is Germany's national platform called the Federal Alliance for Affordable Housing. This initiative, launched by the German Federal Ministry for Housing, Urban Development and Building, aims to address the housing crisis by promoting the construction and preservation of affordable housing across the country. Bringing together a broad range of stakeholders, the alliance



has developed a comprehensive action plan to address housing challenges at all levels of government.

The global housing gap remains vast, particularly in the Global South. Immediate action is required to unlock subnational finance and mobilize private investment to close the financing gap for municipalities and ensure more sustainable development. Key priorities from Germany's perspective include building cities' capacities in investment and financial management, strengthening the regulatory basis of cities regarding financial matters, and developing financial security solutions tailored to subnational needs to facilitate private capital mobilization. Germany is initiating a call to action through a joint statement at the Hamburg Sustainability Conference, scheduled for next week Monday to Tuesday. Together with city networks, multilateral development banks and UN-Habitat, the country collectively commits to advancing the mobilization of private investment at the subnational level.

BURUNDI, under the leadership of His Excellency the President of the Republic, has committed to implementing the Sustainable Development Goals by 2030, the Paris Agreement and the New Urban Agenda, as well as other international agreements it has ratified in favor of holistic urban development, and has made progress in implementing these frameworks.

First, Burundi is transitioning from an emerging country to a developed one. Among the strategies and tools implemented, a roundtable was held in December 2024 with development partners and private investors, most of whom are already aligning their financing accordingly.

Second, the Government of Burundi has established an appropriate legislative framework to govern the housing and urban planning sector, particularly through the Urban Planning, Housing and Construction Code.

Third, under the law on local administration, urban development will be properly coordinated across all communes in the country.

Fourth, the general census of the population, housing and livestock, conducted from August 16 to September 6, 2024, and whose results were recently published, is a major tool for housing planning in Burundi.

Fifth, in the area of climate resilience, the development of a multi-hazard disaster risk map, harmonized national contingency plans for preparedness and emergency response and the launch of a vast national reforestation program through the project "Green Star of Empailler" have already yielded satisfactory results. The construction of a first climate-resilient road, as well as the urban resilience project, currently under preparation, have received USD 113 million from the World Bank. The transport resilience project, also financed by the World Bank with USD 120 million, has already begun.



Sixth, the ongoing process to establish a national master plan for land use will make it possible to coordinate all multisectoral interventions. This process requires significant technical and financial support for its implementation.

For the effective implementation of these projects, Burundi called on UN-Habitat and all UN development agencies to actively invest, particularly in favor of least developed countries, which require considerable technical and financial assistance. This second UN-Habitat Assembly was well understood as aiming to support the mobilization of development partnerships. This includes the commitment of all stakeholders, starting with the government, private investors, international development partners, the diaspora, political parties and civil society. Burundi supports the view that Member States should review and adopt the upcoming Strategic Plan for the 2026–2029 period, which aims to ensure adequate housing, land and basic services for all, to transform informal settlements and slums and to leverage urbanization as a driver of sustainable development. The country also believes that Member States should review the proposed guidelines on human-centered smart cities, in line with the request expressed in Resolution 1 of the Assembly. Finally, Burundi invites all actors wishing to contribute to the growth of the housing sector in general and to social housing in particular, to mobilize investments, and assures them of its support in achieving the intended goals.

URUGUAY noted that while it is classified as a high-income economy when considering per capita income, this classification does not fully reflect the country's structural and social realities. Uruguay remains a developing country that, despite its economic achievements, faces persistent challenges such as the high cost of access to housing and multidimensional poverty, a housing deficit and difficulties in fully integrating into the global economy. Uruguay has a strong regulatory framework, including the Law on Territorial Planning and Sustainable Development and the Environmental Law, with 100 per cent of the territory planned through territorial planning frameworks for both cities and rural areas. Ninety per cent of the population is concentrated in 10 per cent of Uruguay's urban areas, which represents a major challenge in achieving access to housing for all.

Uruguay deeply values the role of UN-Habitat in supporting developing countries by promoting inclusive and sustainable urban development that fosters quality of life. The wellbeing and sustainability of our cities depend on proper urban planning, the construction of safe and decent housing, the development of citizenship and the efficient management of our natural resources. Policies for adequate and decent housing respond to a basic need. They also help reduce poverty, generate employment, address climate change and accelerate recovery. Faced with current crises, proper land use planning and comprehensive territorial development are strategic for effective management and improved quality of life for inhabitants.

Today, climate change confronts us with increasingly frequent extreme weather events. In Uruguay, intense rains over short periods cause floods that primarily affect the most vulnerable populations. In this context, we must move decisively toward more inclusive, safe and resilient cities, where



integrated territorial planning becomes the key tool to prevent human settlements in vulnerable conditions. Ensuring sustainable urban development also requires access to land with services and infrastructure and monitoring of housing and land prices. Uruguay prioritizes attention to early childhood and women who are heads of households, and fully embrace the social function of land.

Partnerships are key. In the context of the New Urban Agenda, communities, the financial system, real estate developers and governments all have a role to play. Member States can strengthen this cooperation through appropriate regulatory frameworks, financial incentives and dialogue spaces that promote partnerships between public and private actors. The implementation of the resolution on adequate housing for all, as well as the new Strategic Plan of UN-Habitat for the 2026–2029 period, represents a concrete opportunity to access housing solutions. However, this progress requires significant financial resources. For this reason, it is crucial that we explore innovative financing mechanisms and facilitate access to climate and multilateral funds. Uruguay reaffirmed its commitment to the objectives of UN-Habitat and its active participation in regional approaches to building cities where all people can live with dignity, security and hope for the future.

HABITAT FOR HUMANITY INTERNATIONAL highlighted that it is a global network working in nearly 70 countries to ensure that every person has a decent place to call home. An undeniable truth is that adequate housing is not a side issue. As stated by the Secretary-General earlier in the day, it is foundational to achieving the Sustainable Development Goals. Housing is where health, education, safety, climate resilience and economic opportunity converge. It is inherently local, often technically complex and incremental, but above all it is transformational. Research from Habitat for Humanity's "Home Equals" campaign shows this transformation is feasible. Closing housing inequality could increase a country's GDP by up to 10.5 per cent. It could ensure that 40 million more children are enrolled in school and extend life expectancy by up to 2.5 years. These are not marginal gains but significant advances in wealth and well-being. Despite the clear impact of housing and its central role in development and climate resilience, housing remains severely underfunded. Habitat for Humanity's analysis of OECD data shows that less than 0.1 per cent of official development assistance from all contributing countries is allocated to housing-related efforts. Moreover, housing is not even recognized as a distinct sector in the OECD Development Assistance Committee reporting system. This lack of representation undermines impact and must be addressed.

Habitat for Humanity International commended the creation of the high-level dialogue and the renewed agency it brings. The organization applauded the representation of many governments and encouraged all governments to prioritize housing in their national plans and foreign assistance strategies, and expressed eagerness to strengthen relationships in addressing the global housing deficit. As a global housing organization, Habitat for Humanity International reaffirmed its commitment to supporting the new UN-Habitat Strategic Plan and the efforts of the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All, and emphasized the readiness of their network and coalitions to contribute, including through the Housing Practitioners Hubs and the Cities Resilience and Informality Task Force. These platforms aim to help drive



implementation and support member states in mapping adequate housing globally. The time for housing is now.

UNITED CITIES AND LOCAL GOVERNMENTS (UCLG), representing the organized constituency of local and regional governments, stressed that the world is in a housing crisis and recognition of this crisis has come too late. For over a decade, local and regional governments have been at the forefront of recognizing how market deregulation, commodification and increasing competition for real estate have burdened neighborhoods. These trends have caused serious distortions in the social fabric and put the goals of equitable, inclusive and just cities at risk. The discussion was rightly centered on dignity but clarified that this must be understood as collective dignity. It is about collective success or collective failure, and therefore local and regional governments are calling for greater authority to regulate real estate markets. The constituency is also calling for significantly increased funding to improve public housing stocks, more tools to produce public, private and community-driven alternative housing and the recognition that evictions are unacceptable.

The constituency stressed upgrading of informal settlements must be bankable, and expressed support for the Informality Task Force and the Housing Justice of the International Institute for Environment and Development (IIED) that the constituency works with. In this context, the constituency called for broader recognition of the value of municipal cooperation in housing strategies. The very existence and convening of this universal Assembly from the perspective of member states is a strong pillar for the work of local and regional governments and their associations. The constituency confirmed their readiness to support the United Nations and the strategic direction of UN-Habitat in prioritizing housing. The intervention concluded by underlining the close connection between adequate housing plans and basic services and called for this universal Assembly to be fully participatory and inclusive.

Anacláudia Rossbach, Executive Director, UN-HABITAT, recognized the Task Force's contribution, its legacy and the growing recognition of its relevance. She noted that there is a diversity of models being used, but all are grounded in common principles and forward-looking approaches that address climate concerns, social inclusion, economic aspects and the importance of building alliances and working coalitions. She also highlighted a strong appetite for global and regional exchange and collaboration, both through the open-ended working group on housing and through national, regional and global platforms such as the World Urban Forum. Many policies and frameworks are already in place, with a clear trend of positioning housing at the centre of development plans. The Executive Director confirmed that there are already results and impact being seen, and concluded by stating that this gives a real sense of feasibility for the Strategic Plan.

Hon. Alice Wahome, Cabinet Secretary, Ministry of Lands, Public Works, Housing and Urban Development, KENYA, and Co-Chair of the Open-ended Intergovernmental Expert Working



Group on Adequate Housing for All, shared a few closing remarks. Key issues raised included land value capture, incentives and tax exemptions, all of which offer areas for further exploration. Financial solutions to funding challenges were also discussed, alongside the strong emphasis on leveraging technology. She highlighted the importance of using modern and potentially cost-effective building materials and designs. The Cabinet Secretary emphasized that knowledge and information sharing had been central to the discussions, offering valuable learning opportunities. She viewed the challenges facing the housing sector as opportunities for innovation and progress. In this context, she reaffirmed that policy, legal and regulatory frameworks had been widely applauded as key strategic interventions. She stressed the importance of finding ways to unlock financing for sustainable housing development and called for collaboration across all states and countries.

The **President of the Assembly** thanked the ministers, panelists and the Executive Director of UN-Habitat for their contributions and closed High-Level Dialogue on Item 6.