



THE REPUBLIC OF UGANDA

UN-HABITAT GENERAL ASSEMBLY 2025 NAIROBI, KENYA

**HIGH-LEVEL DIALOGUE ON ADEQUATE HOUSING FOR ALL:
A FOCUS ON THE NEXT STRATEGIC PLAN OF THE UNITED
NATIONS HUMAN SETTLEMENTS PROGRAMME 2026–2029**

DATE & TIME: 29th MAY 2025 15:00 TO 18:00

**HON. JUDITH NABAKOOBA, MINISTER FOR LANDS,
HOUSING AND URBAN DEVELOPMENT - UGANDA**

**QN i: How can adequate housing policies drive poverty
reduction, job creation, climate action, and recovery from
crises?**

**What successful models exist, and what innovations or
reforms are needed?**

a) Poverty Reduction

Secure housing prevents homelessness and improves health and education outcomes, which are foundations for escaping poverty.

Housing is often a family's biggest asset, offering collateral for loans or investments.

b) Job Creation

Building and upgrading housing creates jobs across sectors—building & construction, manufacturing, transport etc.

c) Climate Action

Green Building Codes: Policies mandating energy-efficient construction reduce emissions.

Urban Density: Well-located housing reduces urban sprawl, promotes public transport and lowers environmental footprints

Resilience: Climate-resilient housing reduces vulnerability to floods, heat, and other climate shocks.

d) Recovery from Crises (Conflict, Displacement, Natural Disasters)

Housing provision can restore dignity, safety, and social cohesion post-crisis.

Housing for displaced persons in host communities can stabilize local economies and reduce tensions.

Successful models, innovation and reforms:

The Housing Cooperatives for job creation and integration of low-income populations.

A blended finance model to leverage public and private capital through tailored housing microfinance.

Innovations such as Land value capture tools to fund affordable housing from increases in land value

Fit-for-purpose land tenure systems that recognize various forms of land occupancy hence regularization of informal settlements

QN ii: Partnerships are key for the delivery of adequate housing. Communities, banks and developers play critical roles.

How can member states increase their cooperation with these actors to maximise their contribution?

Member states can take the following strategic actions:

1. Create an Enabling Policy and Regulatory Environment

Simplify regulations: Streamline land acquisition, titling and reduce risks and delays for stakeholders.

Develop pro-poor housing policies/incentives for affordable housing (density bonuses, tax breaks, public land allocation).

2. Strengthen Multi-Stakeholder Platforms

Institutionalize coordination by setting up national or local housing taskforces that include communities, financial institutions, and developers.

3. Facilitate Access to Finance

De-risk investments: Provide guarantees, subsidies, or blended finance instruments to attract private investment in low-income housing.

Innovate financing models: Support microfinance institutions, housing cooperatives, and savings groups that serve low-income populations.

Incentivize banks: Encourage mortgage lenders to extend credit to underserved segments through refinancing facilities or interest rate caps.

4. Encourage Innovation and Knowledge Sharing

Showcase collaboration among actors and scale successful models.

Share lessons, tools and data across actors

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

Transformative change should demonstrate how to mobilize public, private, and community-based through:

1. Community-Led and Cooperative Housing Funds for long-term affordability and community control.

2. Municipal Housing Funds and Revolving Funds by National/municipal governments for seed capital and subsidies to stimulate low-income housing.

3. Public-Private Partnerships (PPPs)

Partnerships between government, private developers, and NGOs for capital subsidies, land contributions by government as well as private equity.

4. Land Value Capture and Cross-Subsidy through increased land value from public investments for affordable housing. Developers can contribute (in exchange for density bonuses) for social housing. This can redirect private profits to public benefit.