



REPUBLIC OF KENYA

**STATEMENT BY HIS EXCELLENCY HON. WILLIAM SAMOEI RUTO, Ph.D., C.G.H., PRESIDENT OF THE REPUBLIC OF KENYA AND COMMANDER-IN-CHIEF OF THE DEFENCE FORCES, DURING THE HIGH-LEVEL ROUNDTABLE OF THE GLOBAL CHAMPIONS ON ADEQUATE AND AFFORDABLE HOUSING ON THE SIDELINES OF THE 80TH SESSION OF THE UNITED NATIONS GENERAL ASSEMBLY (UNGA80)**

**SEPTEMBER 24, 2025**

**NEW YORK, USA**



Building  
Our Future  
Together

**Excellencies, Heads of State and Government,  
Honourable Ministers,  
Executive Director of UN-Habitat,  
Representatives of International Financial Institutions,  
Distinguished Guests,  
Ladies and Gentlemen,**

1. I am honoured to join you for this important dialogue on adequate housing, a subject that speaks not only to shelter, but to dignity, security, opportunity, and human rights.
2. Adequate housing is the foundation for families to thrive, for children to grow in safety, and for human dignity to be upheld.
3. Yet, the lack of decent housing remains one of the greatest challenges of our time, especially in urban areas where too many families live in conditions of squalor and indignity, or have no home at all.
4. The global housing crisis is too vast for any one country to solve. That is why UN-Habitat Assembly Resolution 2/7 on Adequate Housing for All is imperative. It elevates housing as both a human right and a catalyst for sustainable urbanisation and development.
5. As we gather for the UN's 80th anniversary, we are reminded of the power of multilateralism. A fit-for purpose United Nations must be impact-driven and responsive to today's realities. In this vision, UNHabitat is indispensable, linking global aspirations to local transformation.



6. Excellencies, allow me to highlight four urgent priorities:

- First, we must fully implement Resolution 2/7, embedding housing into national development strategies and recognising it as central to the SDGs, climate resilience, and social equity.
- Second, we must mobilise scaled-up and predictable financing through stronger support for UN-Habitat, partnerships with financial institutions, and innovative models that match the scale of the challenge.
- Third, we must forge coalitions for action, uniting governments, cities, the private sector, and communities to make housing a reality, not just an aspiration.
- Fourth, we must align with related UN initiatives, especially Resolution 2/2 on transforming informal settlements and 'the Building Climate Resilience with the Urban Poor initiative,' which Kenya and Brazil proudly co-lead.

7. Excellencies, Kenya's Affordable Housing Programme is driven by the conviction that every citizen deserves the dignity of a decent home. Our ambition is to deliver 200,000 affordable units each year; not just as shelter, but as engines of job creation, urban renewal, and equity.

8. Today, nearly 170,000 units are under construction, creating 320,000 jobs. This number will double to 650,000 in the weeks ahead as the programme scales.



9. To achieve this ambition, we have removed barriers to building affordable housing. Public land has been made available, in turn cutting costs. We have instituted tax incentives to lower construction expenses and encourage private sector investment. These deliberate choices anchor affordability while ensuring developments are well-planned, serviced, and integrated into urban transformation.
10. We have also enacted enabling legislation, notably the Affordable Housing Act of 2024, which established the Affordable Housing Fund. Through a Housing Levy, matched by employers, we are mobilising resources now, transforming informal settlements into vibrant, dignified communities.
11. At the same time, we have expanded access to finance. The Kenya Mortgage Refinance Company provides concessional, fixed-rate mortgages to thousands of low- and middle-income families, making homeownership a reality for many who were once excluded.
12. Ladies and Gentlemen, these efforts in Kenya must be seen within a bigger context; that while progress is possible, the financing gap remains vast. Across Africa and beyond, the scale of need dwarfs available resources. Without adequate and predictable financing, adequate and affordable housing will remain out of reach.



13. That is why this dialogue matters. It is not just to share experiences, but to rally political will and mobilise resources. I propose that today's gathering be remembered as the launch of a Champions' Initiative for Adequate Housing, a platform for leadership, advocacy, financing, and accountability.
14. Kenya, as the host of UN-Habitat, stands ready to work with you on a joint roadmap with clear targets, milestones, and transparent reporting before the next Assembly. We will align with Resolution 2/2 on informal settlements and the Building Climate Resilience with the Urban Poor initiative, ensuring commitments translate into real change for the most vulnerable.
15. Excellencies, Ladies and Gentlemen, our success will not be measured by the pledges we make, but by the communities we uplift, the roofs we raise, and the dignity we restore. Housing must not be the privilege of a few. It must become the lived reality of all.

**I thank you.**

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