



JOINT PRESS STATEMENT

COMMEMORATION OF 2026 WORLD HABITAT DAY

Global Theme: “Adequate Housing for All”

Accra, Ghana – Monday, 5th October 2026

The Government of Ghana, through the **Ministry of Works, Housing and Water Resources (MWHWR)** and the **Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA)**, joins the international community in commemorating **World Habitat Day 2026** under the theme “**Adequate Housing for All.**”

The theme highlights the urgent need to ensure that every citizen has access to decent, safe, affordable and inclusive housing. Housing is more than a physical structure; it provides security, dignity and a foundation for families and communities to thrive. For Ghana, this theme speaks directly to the aspirations of millions of citizens who continue to face challenges in accessing adequate housing.

Despite ongoing efforts to address the housing deficit, many Ghanaians continue to face barriers to homeownership and decent accommodation due to high land prices, rising construction and infrastructure costs, and limited access to affordable housing finance. Data from the Ghana Statistical Service indicates that only about **5%** of Ghanaians can secure housing without assistance, while approximately **60%** require state-facilitated support and **30%** percent remain unable to access housing even with government subsidies. These realities underscore the need for deliberate interventions to make housing more accessible and affordable to all.

Advancing Affordable Housing Delivery

In response to these challenges, Government continues to pursue policies and programmes aimed at improving housing affordability, expanding access to housing finance and decentralising housing delivery across the country. Through strategic collaboration with private developers, Government is facilitating access to land, basic infrastructure and credible off-takers while leveraging private sector expertise and investment in housing development.

As part of efforts to improve access to homeownership, the Government is implementing the National Mortgage Scheme in partnership with the National Housing Fund and Republic Bank. The Scheme seeks to make mortgage financing available at an interest rate of approximately 8.4 percent per annum, with repayment periods of up to twenty years. This initiative is intended to provide more Ghanaians, particularly those excluded from traditional mortgage markets the opportunity to own decent homes.

Government is also implementing programmes designed to decentralise housing development and expand affordable housing opportunities beyond the major urban centres. Initiatives such as the Greenville District Housing Programme and the National Rental Assistance Scheme are expected to improve housing choice and accessibility for citizens across the country.

Promoting Inclusive Housing

The Government remains committed to ensuring that adequate housing is accessible to all segments of society, including vulnerable groups and Persons with Disabilities (PWDs). As part of ongoing housing developments, ground-floor units are reserved for Persons with Disabilities to enhance accessibility and convenience. Implementing agencies have also been directed to engage disability groups and incorporate accessibility considerations into the planning, design and implementation of housing projects.

In addition, provisions aimed at strengthening inclusive housing delivery are being incorporated into the ongoing review of the National Housing Policy. This will ensure that future housing interventions reflect the needs of all citizens and contribute to more equitable and inclusive communities.

Strengthening Housing Delivery through Urban Policy Reforms

In July 2026, the Government of Ghana, through the Ministry of Local Government, Chieftaincy and Religious Affairs, launched the National Urban Policy and Implementation Plan (2026-2035) and the complementary National Slum Upgrading and Prevention Strategy and Implementation Plan (2026-2035). These landmark policy

frameworks include strategies and activities aimed at addressing the housing and urban development challenges facing the country while promoting inclusive, safe, resilient and sustainable human settlements.

The National Urban Policy and Implementation Plan (2026-2035) prioritises investment in affordable and social housing through measures aimed at increasing access to low-income rental housing, expanding housing opportunities in slums and informal settlements, streamlining housing development approval processes, and encouraging greater participation of private sector and other non-state actors in the delivery of affordable housing. The Policy also seeks to strengthen collaboration between local authorities, housing institutions and investors to improve access to decent housing for low-income households.

Complementing these efforts, the National Slum Upgrading and Prevention Strategy and Implementation Plan (2026-2035) recognises that improving access to adequate housing is central to preventing the growth of informal settlements and promoting sustainable urbanisation. The Strategy advances practical interventions such as land tenure regularisation, provision of public land for low-cost housing, expansion of rental housing opportunities, implementation of land pooling and land readjustment schemes, promotion of innovative housing finance mechanisms, and support for affordable and resilient building technologies. Through these measures, Government seeks to improve living conditions in existing underserved communities while expanding access to adequate and affordable housing for future generations.

Building Sustainable and Livable Communities

Government recognises that adequate housing extends beyond the provision of housing units. Sustainable human settlements require access to essential infrastructure and services, including potable water, sanitation, roads, electricity, drainage systems and public spaces that improve the quality of life of residents.

The Government will therefore continue to promote integrated housing development that combines housing delivery with the provision of essential services and infrastructure needed to support resilient, healthy and productive communities.

Through continued collaboration with Metropolitan, Municipal and District Assemblies (MMDAs), the private sector, financial institutions, development partners and other stakeholders, Government remains committed to expanding access to decent, affordable and sustainable housing throughout the country.

Partnerships for Sustainable Housing and Urban Development

The Government acknowledges the invaluable contribution of UN-Habitat towards advancing housing and urban development in Ghana. Through its longstanding technical and financial support, UN-Habitat has played a significant role in strengthening national policy frameworks and supporting evidence-based urban development interventions.

Notably, UN-Habitat supported the preparation of Ghana's Housing Profile 2024, which provides important analysis and recommendations to address the country's housing challenges and is helping to inform ongoing housing sector reforms, including the review of the National Housing Policy. The organisation also provided technical and financial support for the review and development of the National Urban Policy and Implementation Plan (2026-2035) and the National Slum Upgrading and Prevention Strategy and Implementation Plan (2026-2035), which were recently launched by Government to guide Ghana's urban transformation and improve access to adequate housing and basic services.

As Ghana commemorates **World Habitat Day 2026**, we reaffirm our collective commitment to making housing more affordable, expanding access to housing finance, supporting low-income households and building inclusive communities where every citizen can live in dignity and security.

We call on all stakeholders, including government institutions, traditional authorities, civil society organisations, development partners, the private sector and citizens, to support efforts toward achieving adequate housing for all.

Jointly Issued by the Ministries of Works Housing and Water Resources (MWHWR) and Local Government, Chieftaincy and Religious Affairs (MLGCRA).

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