



NATIONAL HOMEOWNERSHIP AND URBAN DEVELOPMENT CAMPAIGN

A Strategic Tool for Capital Mobilisation, Policy Alignment and State-Level Delivery

Presenter:

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ABOUT THE CAMPAIGN

- Initiative of Know This Nigeria Network (KTNN), in collaboration with FMHUD
- A delivery-focused national platform
- Designed to support States to deepen housing delivery
- Focused on outcomes, not declarations

THE CORE PURPOSE

From Opportunity to Execution

- Bridge the gap between:
 - Federal & International housing opportunities
 - State-level project delivery
- Ensure policies and financing translate into:
 - Real homes
 - Slum-upgrade projects
 - Urban renewal on the ground

Simple idea:

Opportunity → Structure → Execution

THE PROBLEM STATEMENT

Why Housing Opportunities Are Not Fully Utilised

Despite availability of programmes and finance:

- Sub-optimal use of Federal & international housing initiatives
- Low awareness and weak synergy with Federal reforms
- Limited technical capacity to structure bankable projects
- Poor translation of national policy into State programmes
- Political transitions disrupt continuity and investor confidence

THE REAL ISSUE

It Is Not Lack of Interest

- It is lack of:
 - Structure
 - Coordination
 - Continuity
- This Campaign addresses the *how*, not just the *what*

WHY A NATIONAL CAMPAIGN WORKS

What This Platform Fixes

- Creates structured synergy between:
 - FMHUD
 - Federal Housing Institutions
 - DFIs
 - State Governments
- Moves engagement beyond one-off meetings
- Strengthens States' ability to attract and deploy capital

HOW THE CAMPAIGN OPERATES

Two Linked Components

1. Regional Housing Development Executive Sessions
2. State-by-State Hybrid Homeownership Seminars

Policy alignment + market activation

COMPONENT 1

Regional Housing Development Executive Sessions

These are working sessions — not talk shops

Purpose:

- Present housing opportunities clearly
- Explain *how* States can access financing

States gain clarity on:

- Available programmes
- Financing windows & instruments
- Risk-sharing tools
- State obligations to unlock funding

EXECUTIVE SESSION OUTCOMES

What State Teams Leave With

- Clear pathways to action
- Practical next steps
- Defined responsibilities
- Confidence on “what to do next”

COMPONENT 2

State-by-State Hybrid Homeownership Seminars

- Delivered physically, streamed online
- Reduced burden on senior officials
- Direct engagement with citizens and markets

SEMINAR IMPACT

Turning Policy into Homeownership

- Explains homeownership options simply
- Connects:
 - Developers
 - Mortgage providers
 - Buyers
- Supports:
 - Cooperatives
 - Civil servants
 - SMEs

Policy → Projects → Homeowners

KNOWLEDGE & CONTINUITY TOOLS

Ensuring Momentum Beyond Events

- State Housing Advisory Booklets
- SHRO Concept Notes & templates

Purpose:

- Institutionalise learning
- Prevent loss of progress after meetings

STATE HOUSING REFORM OFFICES (SHROs)

The Campaign's Structural Innovation

SHROs provide:

- Expert-level internal advisory capacity
- Continuity across political transitions

WHAT SHROs DO

Core Functions

- Analyse Federal & DFI opportunities
- Advise Governors & Commissioners
- Structure bankable projects
- Coordinate approvals
- Track implementation
- Retain institutional memory

States build forward, not restart every cycle

SHRO FUNDING MODEL

Simple. Lean. Sustainable.

- Counterpart structure:
 - Part State Government
 - Part DFI / development partners
- Keeps SHROs:
 - Affordable
 - Professional
 - Long-term

FINANCING IMPACT

FINANCING IMPACT

What This Structure Unlocks

With organised advisory capacity, States can mobilise:

- ₦100bn+ over time through:
 - PPPs
 - Mortgages
 - Slum-upgrading programmes
 - Infrastructure-linked housing
 - Building materials investments

Capital follows credibility

CAMPAIGN FLAG-OFF

North-West Pilot – Katsina State

- **4 March 2026:** Regional Executive Session
- **5 March 2026:** Public Homeownership Seminar

Katsina as:

- Pilot State
- Reference model for other regions

INSTITUTIONAL SUPPORT

Growing Federal & DFI Alignment

Federal Institutions:

- Federal Mortgage Bank of Nigeria
- Federal Housing Authority
- Family Homes Funds
- Nigeria Mortgage Refinance Company
- MREIF

DFIs:

- World Bank
- Shelter Afrique Development Bank
- IFC EDGE

ROLE OF THE NATIONAL COUNCIL

What We Are Requesting

- Encourage establishment of SHROs in all States
- Recognise the Campaign as a long-term platform
- Support strong State participation
- Endorse Katsina Flag-Off

CONCLUSION

Organisation. Partnership. Delivery.

With:

- Leadership from the Honourable Minister
- Committed State Governments
- Strong Federal & DFI collaboration

Nigeria can mobilise capital, scale delivery, and expand homeownership.

Thank you.



Thank you