

**POLICY RECOMMENDATION OF THE
25TH MEETING OF THE POVERTY ALLEVIATION WORKING GROUP**

Policy Recommendation 1: *Adopting Future-Proof and Integrated Housing Strategies, including Social Housing, through addressing urbanization challenges, demographic shifts, climate risks, and housing price fluctuations*

Policy Recommendation 2: *Strengthening Housing Resilience through rehabilitation of existing stock and advancing Innovative Construction technologies, including modular, prefabricated, and climate-adapted construction methods, and increasing R&D programs on social housing*

Policy Recommendation 3: *Adopting Flexible and Data-Driven pro-poor Housing Regulations, including rent control, land use zoning, and loan-to-value ratios, to improve credibility, fairness, and efficiency in housing systems*

Policy Recommendation 4: *Embedding Social Dimensions and Inclusive Governance to reflect cultural traditions, family structures, and community networks in Housing Programs*

Policy Recommendation 5: *Expanding Affordable Rental Options and Mobilizing Vacant Housing, including tax relief, rental guarantees, or targeted penalties for long-term vacancy*

Policy Recommendation 6: *Improving Housing Access for the Poorest through Targeted State-Led Programs, which are also supported by the private sector and NGOs, that combine tailored subsidies, cross-subsidized developments, or outright public provision*

Policy Recommendation 7: *Diversifying Housing Finance through Islamic Financing Instruments, including Murabaha, Ijarah, Sukuk, and Collective Models*

Policy Recommendation 8: *Building Stable and Inclusive Housing Investment Ecosystems through instruments such as Real Estate Investment Trust (REITs), Real Estate Investment Fund (REIFs), and sukuk-backed housing bonds, linked to pension and savings funds*