



**KGID
2025**

**Green Growth:
The Path to
Sustainable Jobs**

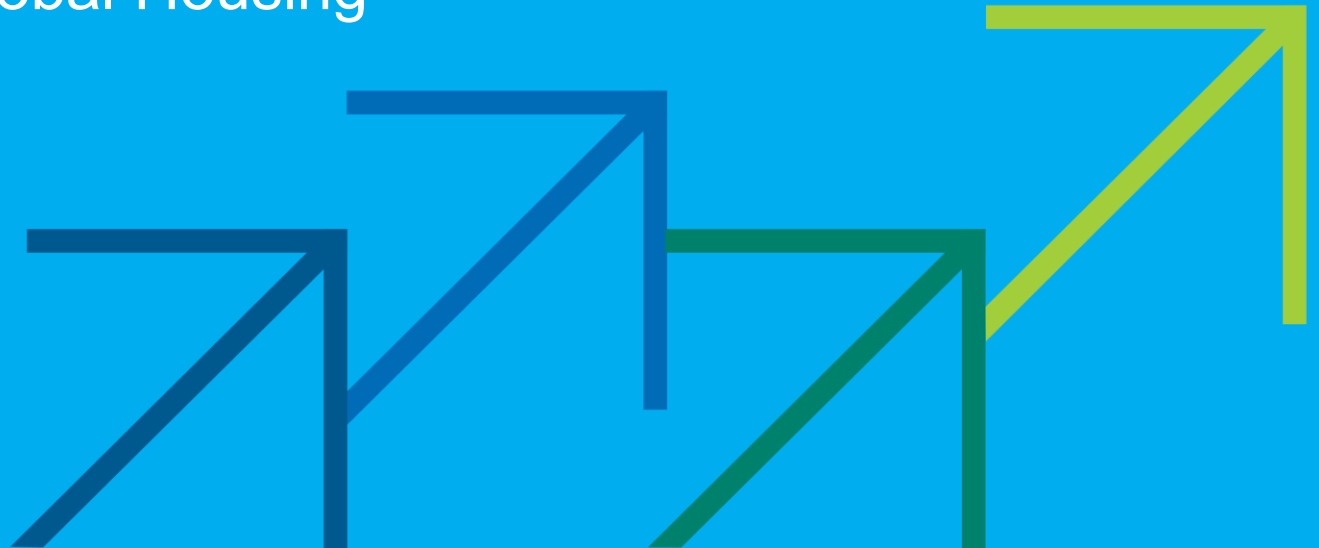
WBG Joint Affordable Housing Program (J-AHoP)

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VALUE PROPOSITION: WBG HAS A COMPREHENSIVE OFFERING ACROSS THE HOUSING VALUE CHAIN



URL (Urban, Resilience and Land)

Develops programs to help client countries tackle affordable housing supply challenges

FCI (Financial Competitiveness & Investment)

Works with governments and private sector to improve financial stability, access to finance and risk management



IFC Cities, Infrastructure, and PPPs (Public, Private Partnerships)

Contractual arrangement between public and private entity through which construction, and/or financing risks are assumed by private entity.

IFC MAS (Manufacturing, Agriculture & Services)

IFC CAE (Country Advisory & Economics)

Works with national & local governments on targeted incentives

IFC TRP (Tourism, Retail & Properties)

Works with developers and building materials manufacturers to grow housing supply

IFC FIG (Financial Institutions Group)

Works with financial institutions and non-banking financial institutions to grow and deepen housing finance solutions

WB/IFC Climate Business

Works across the value chain for tools, advice, and financial products that support green and resilient housing

THE JOINT AFFORDABLE HOUSING PROGRAM (J-AHOP)

What is J-AHoP?

- **J-AHoP is a coordination mechanism that creates a unique opportunity to collaborate and create synergies** on housing activities to address both the housing supply and demand side.
- Through this joint housing program (J-AHoP), **WBG can work as “one” to further innovate and develop a more tailor-made offering**, develop distinct public & private sector global housing scalable solutions to achieve higher impact and SDGs.
- J-AHoP brings **additional new resources** needed to help strategically scale WBG efforts across the AH value chain **with the goal to further grow the WBG housing portfolio**.
- J-AHoP is **a means to implement the WBG housing strategy** by creating incentives for joint work (diagnostic, TA, investments), and to identify scalable solutions across sectors/regions, with the intent to help fundraise donor funds (blended finance).
- J-AHoP is governed by the **WBG Housing Steering Committee (HSC)** jointly chaired by Directors represented by IBRD (URL&FCI), and IFC (FIG, TRP and CBD).
- **Geographic focus:** 30% in IDA/FCS countries. J-AHoP is a global program but will focus initially on 3 priority countries; India, Kenya and the Philippines, with other countries being identified periodically by the Housing Steering Committee.

What problem are we trying to solve for/What is the opportunity?

- **Increasing demand for Housing:** Gap keeps growing in EMDEs to adversely impact 1.6 billion people by 2025.
- **Green AH carries huge SDGs potential:** the theme was proposed as a joint WB-IFC GCP as this sector is effective to reach replicability, scalability, poverty alleviation, economic growth, job creation, PCF, and climate gains.
- **Expertise & convening power in WBG**, yet we remains operationally fragmented, not unlocking for increased impact.
- **Significant level of WBG transactions** (US\$7.5bn of financing over the last 5yrs) but there is significant need to scale up.
- **J-AHoP is one of the means to achieve the approved WBG housing strategy.**

WHY & WHAT: J-AHOP TO ENHANCE COORDINATION AND SCALE UP

Issues

Insufficient WBG operational coordination although critical across the overall value chain: both demand and supply sides, sequenced TA, IFC demonstration transactions, IBRD lending to support policy reforms. This cooperation does not happen spontaneously w/o incentives (i.e. J-CAP).

Insufficient scaling up and replication, need systematic mobilization of private capital (long-term local currency).

Lack of resources/funding (to finance intensive TA, and to tap into blended finance for IFC).

Feedback loop missing to get the biggest “Bang for our Buck”

Proposed Solutions

J-AHoP proposed as a **IBRD & IFC coordination enabling operational mechanism to:**

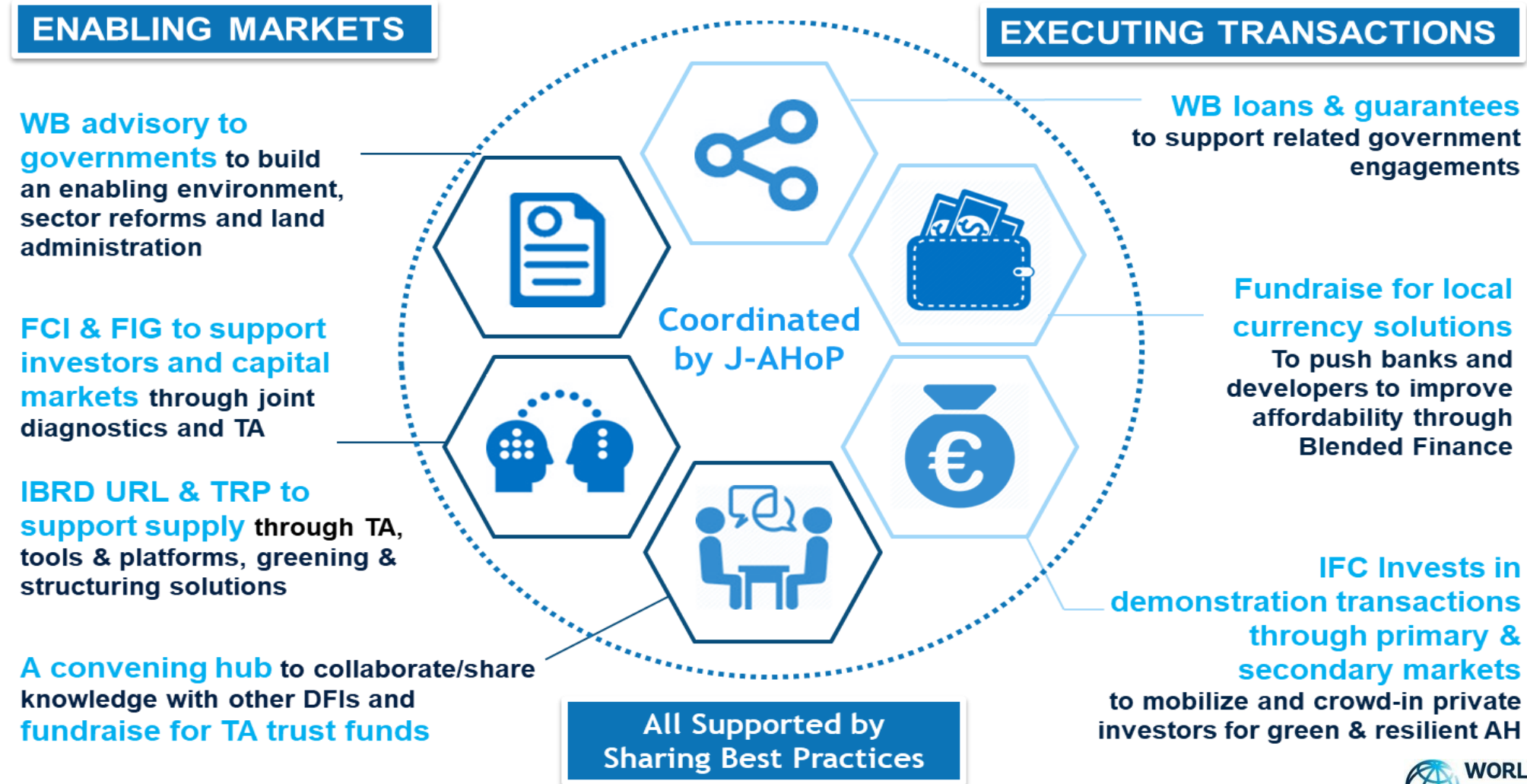
- Create incentives for joint work (diagnostic, action plan, TA, transactions) and monitor the coordination
- Flag needs to ensure implementation/course correction
- Identify scalable affordable and green solutions across sectors/regions
- Fundraise (WBG pool of donor funding)

Concentrate on few **priority countries to successfully test the cooperation model** (for 12-18 months before further expansion) focusing on all aspects of the Housing value chain.

Note: each unit remains autonomous and accountable for its respective contributions and may work in other countries.

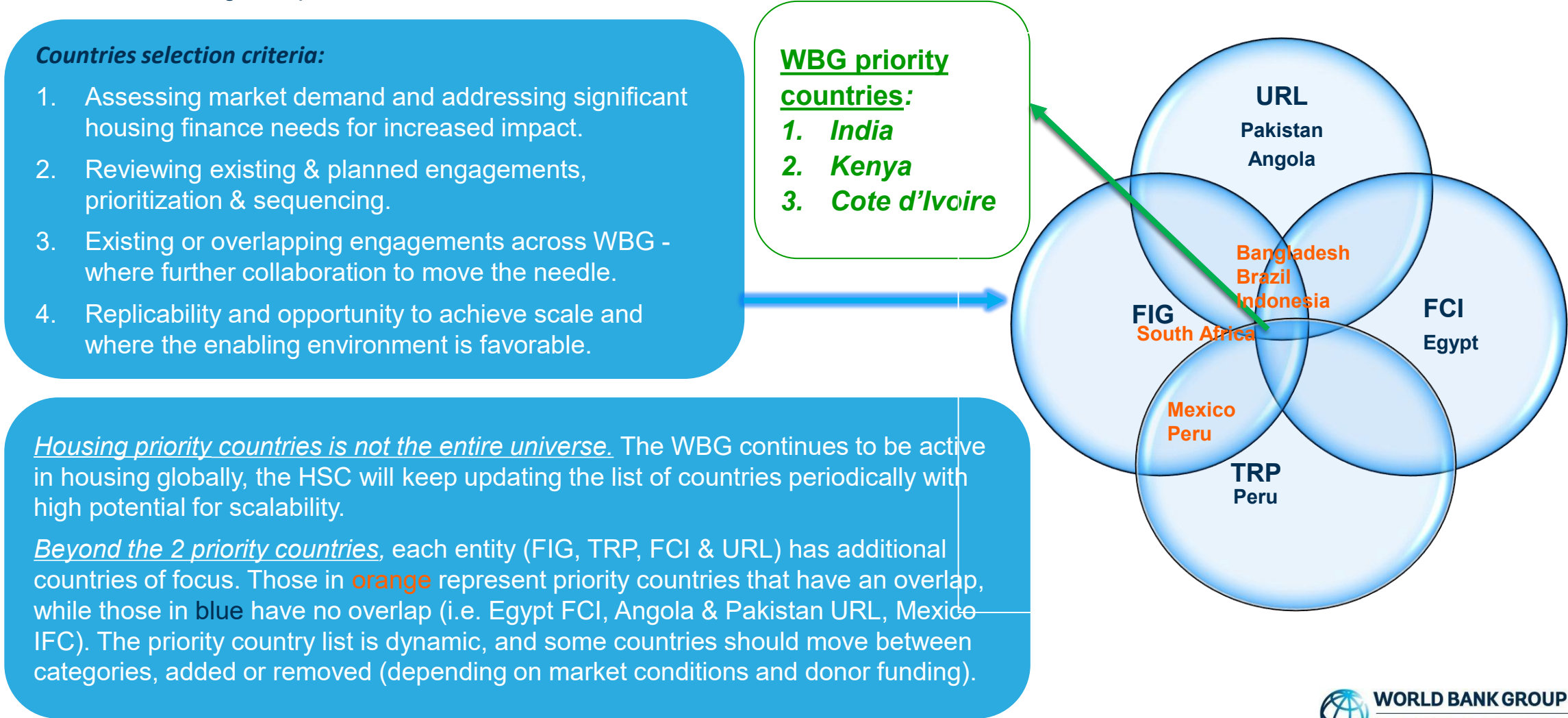
J-AHOP APPROACH: WBG TEAMS TO HAVE A COORDINATED APPROACH LINKING ADVISORY & INVESTMENT INTERVENTIONS

J-AHoP Approach: Well defined set of interventions combining advisory/ knowledge programs and private investments to address housing gaps



WHERE: WBG HOUSING PRIORITY COUNTRIES TO IDENTIFY BIGGEST OPPORTUNITIES TO SCALE AND REPLICATE

India and **Kenya** are the initial two priority countries where IBRD & IFC are collaborating. Cote d'Ivoire was added in June 2025 as the 3rd priority country. Mobilized J-AHoP funds will expand the joint work **to more countries** to be selected by the HSC in coordination with regional priorities from below list.



Housing priority countries is not the entire universe. The WBG continues to be active in housing globally, the HSC will keep updating the list of countries periodically with high potential for scalability.

Beyond the 2 priority countries, each entity (FIG, TRP, FCI & URL) has additional countries of focus. Those in **orange** represent priority countries that have an overlap, while those in **blue** have no overlap (i.e. Egypt FCI, Angola & Pakistan URL, Mexico IFC). The priority country list is dynamic, and some countries should move between categories, added or removed (depending on market conditions and donor funding).

J-AHoP LESSONS LEARNED & EXPECTED OUTCOMES

What began as an intended collaboration and knowledge-sharing mechanism for housing evolved into a catalyst or precursor for change across the WBG, which is aligned with the reforms now underway.

Lessons Learned to date

1. **Collaboration is essential to working across sectors** to capitalize on extensive expertise and improve coordination to scale impact in the housing sector.
2. **Focused approach & alignment:** Concentrating on few priority countries to test the cooperation model and establishing a shared understanding of stakeholders' goals ensures alignment and efficient resource allocation.
3. **Country-specific joint missions with regional teams** to think collectively about the most pertinent issues facing the housing sector to develop tailor-made supply / demand solutions in each priority country.
4. **Country level partnerships** in housing priority countries with national stakeholders and **& Government Readiness** to implement structural changes are crucial for overcoming housing challenges.

Expected Outcomes

1. **Housing infrastructure:** Implement a Housing infrastructure delivery framework in Kenya
2. **Developer Financing and Capacity:** Support the creation of strategic supply side Fund in India and providing advisory to build developers capacity in Kenya & Cote d'Ivoire.
3. **Sustainability Integration:** incorporate Green & resilient hosing measures in India's Gov. policy and create Green Building Market Readiness for increased investment in green affordable housing in Kenya.
4. **Identify scalable/replicable innovative solutions:** Consider affordable housing financing solutions beyond Mortgages (e.g. Pilot Rent-to-Own Model in Kenya and Cote d'Ivoire).

J-AHoP LEVERAGING IFC'S GREEN BUILDING SOLUTIONS



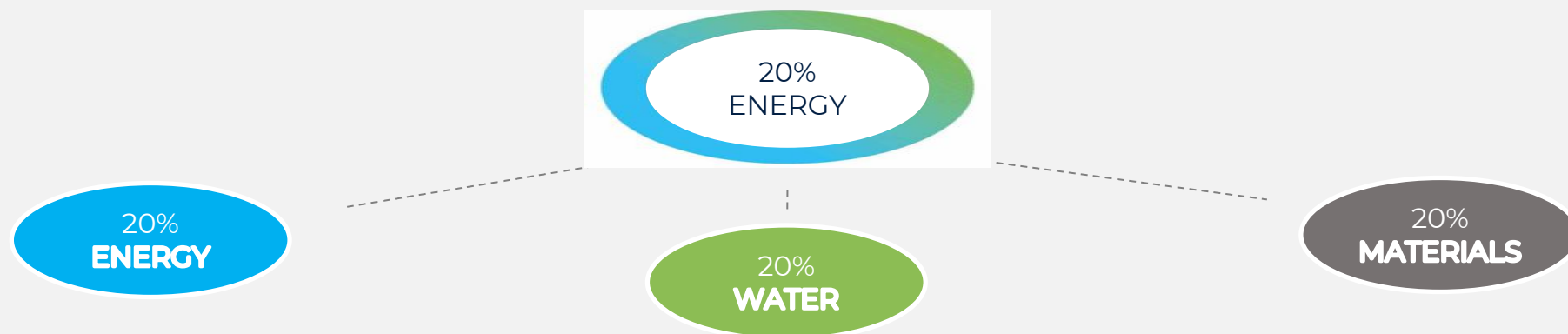
A **green building** certification program that provides a measurable way for builders to optimize their designs.

IFC's Green Building certification system, Excellence in Design for Greater Efficiency (EDGE) software and certification system is uniquely designed for emerging markets to identify cost-effective options for designing green.

- IFC has to date committed >US\$20 billion in green building investment
- To date, EDGE has certified more than 126m m2 of buildings. EDGE is offered in more than 122 countries
- >2.8m tonnes of CO2 reduced every year From the EDGE buildings

Free software, achievable standards and verified green label. Provides instantaneous feedback on green options.

EDGE Focuses on Three Categories of Resource Efficiency



There are three Levels of EDGE Certification

LEVEL 1: EDGE Certified - 20% or more savings in energy, water, and embodied energy in materials.

LEVEL 2: EDGE Advanced – EDGE certified with 40% or more on-site energy savings.

LEVEL 3: Zero Carbon – EDGE Advanced with 100% renewables or purchased carbon offsets.

THANK YOU

Q&A