



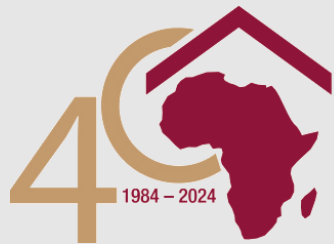
AFRICAN UNION FOR
HOUSING FINANCE

WORLD
URBAN
FORUM



How can we be
**Stronger Together: Public & Private
Sector Practitioners Collaborating for a
strong affordable housing sector**

Voices From Cities – Room A
7 November 2024
9:00 – 10:30



AFRICAN UNION FOR HOUSING FINANCE



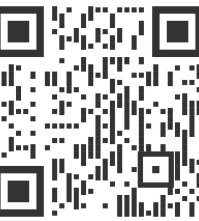
JOIN the AUHF

38th AUHF Conference and AGM in Cairo, Egypt in 2022





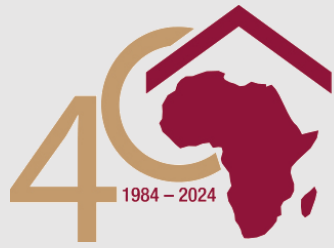
AFRICAN UNION FOR HOUSING FINANCE



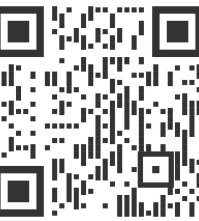
JOIN the AUHF

39th AUHF Conference and AGM in Windhoek, Namibia in 2023





AFRICAN UNION FOR HOUSING FINANCE



JOIN the AUHF

40th AUHF Conference and AGM in Zanzibar, Tanzania in 2024
Presentations available: <https://www.auhf.co.za/auhf-annual-conference-2024/>







AFRICAN UNION FOR
HOUSING FINANCE

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Refinance Company,
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Senior Project
Manager, REALL
International



Director

**Thierno- habib
Hann ,** Managing
Director and
Shelter Afrique
Development Bank,
Pan African

AUHF Focus areas



Membership Services

Rules of membership

- Fees
- Invoicing
- Arrears policy

Recruitment of Members

- Membership drive
- Targeted attention at the country or regional level

Services to Members

- Setting the programme
- Identifying services to be delivered
- Promoting AUHF member services
- Training / study tour

AUHF Conference:

- Affordable Housing Awards
- Member invitations

Lobbying & Advocacy

L&A Strategy & Tactics

- Setting the strategy

Identification of Issues

- Impact of housing on the economy
- Blended finance & investment
- Link with CAHF's research programme

Pursuing the approach

- Engagement with Regional Bodies
- Letters / seminars / meetings

AUHF Conference:

- Confirming the agenda & theme
- Sourcing speakers

Investment Support

Member support to connect with investors

- Investor profiles / investee profiles
- Ad hoc introductions

Research & information

- (Pending) dashboard of investments
- ESG Toolkit
- Blended Finance Playbook

Other possibilities

- Roadshow (live/virtual) with investors
- Webinars with investors
- Member-profiles based on interviews

AUHF Conference:

- Sharkroom





14 - 18 OCTOBER 2024
MELIA HOTEL, ZANZIBAR, TANZANIA

We, the members of the African Union for Housing Finance (AUHF), having met with colleagues from the public, private and NGO sectors from 31 countries over three days, and having held our 40th Annual General Meeting in Zanzibar, Tanzania on the 18th of October 2024, reaffirm our commitment to advancing affordable and sustainable housing across Africa.

The 40th anniversary AUHF Conference was held in collaboration with the International Secondary Mortgage Markets Association (ISMMA), the Tanzania Mortgage Refinance Company (TMRC), the Centre for Affordable Housing Finance in Africa (CAHF), and the European Mortgage Federation – European Covered Bond Council (EMF-ECBC). The meeting brought together global housing finance leaders and Africa’s housing professionals to discuss: What does it take to build to last?: **what does it take to build to last?**

On the basis of our discussions over the three days, and in light of the recently held Africa Urban Forum (4-6 September 2024 in Addis Ababa, Ethiopia) which focused on Sustainable Urbanisation For Africa’s Transformation, and whose discussions culminated in a Declaration (<https://au.int/en/documents/20240910/africa-urban-forum-declaration>), the AUHF and its members have renewed our commitment to the following areas:

1. Data Infrastructure

Access to reliable, up-to-date data is critical to driving improvements in the housing sector. Currently, data on housing in Africa is often inadequate, hard to access, or outdated. AUHF members recognize that to track progress and create impactful solutions, high-quality data collection is essential. **We commit to investing in research, and through the *Open Access Initiative*, to systematically gather, harmonize, and disseminate housing data.** This will include publishing reports, dashboards, and market analysis to aid decision-makers, investors, and policymakers in developing effective housing strategies.

2. Sustainable Finance Ecosystem

Access to affordable finance remains a major hurdle for homeowners and developers, particularly due to high interest rates and informal income structures. To address this, **AUHF members pledge to promote innovative financial products tailored to the needs of low-income and informally employed individuals.** This includes developing new financial models and promoting *blended finance* mechanisms that integrate public and private investment. Furthermore, **we will continue to engage with central banks and finance ministries to encourage macro-prudential policies that support the scaling up of affordable housing, and to create financial ecosystems that enable more households to access affordable loans.**

3. Gender Inclusion

AUHF is committed to advancing gender equality in housing. We recognize that equitable access to housing is a critical component of sustainable development. To ensure gender is prioritized, **members will create inclusive gender policies, gather gender-specific data, and address barriers that disproportionately affect women, such as accessing financing or owning property.** We will also promote initiatives to build awareness and capacity, such as workshops and campaigns, to empower women in the housing market. By addressing these systemic barriers, AUHF aims to create more resilient housing markets and ensure that women have equal opportunities to participate in the sector.

4. Innovation

Innovation is a key driver of affordable and sustainable housing. Whether through advancements in construction technology, financing, or digital solutions, AUHF acknowledges the transformative power of innovation. **We are committed to supporting our members in exploring and adopting innovative solutions that can be scaled and mainstreamed across the continent.** Public-private partnerships will be encouraged to foster research and development, and AUHF will create platforms to track, share, and expand these innovations, ensuring that they benefit the broader housing market.



14 - 18 OCTOBER 2024
MELIA HOTEL, ZANZIBAR, TANZANIA

5. Sustainable Building

AUHF recognizes the significant environmental impact of the built environment. To mitigate this, members will explore sustainable building practices, including the use of eco-friendly and locally sourced materials, retrofitting existing structures for housing, and pursuing certifications like *IFC Edge* that promote environmental sustainability. Nature-based solutions and technologies that minimize environmental harm while maintaining affordability will also be prioritized. **AUHF will facilitate the exchange of knowledge and best practices among its members to promote green building approaches** that not only enhance affordability but also reduce the carbon footprint of housing development.

6. Collaboration and Partnerships

Unlocking the housing sector requires collaboration across multiple stakeholders. Public-private partnerships (PPPs) are a key avenue for achieving this, along with engagement in industry bodies, urban forums, and bilateral discussions. **AUHF will continue to create spaces for stakeholders to convene, network, and collaborate.** Through these efforts, we will help foster the development of housing markets that benefit from the expertise of both the public and private sectors. Moreover, **AUHF will actively participate in the *Housing Compact for Africa***, a platform being driven by UNHabitat, that brings together public and private entities to address housing challenges on the continent.

7. Capacity Building and Training

Developing a robust affordable housing sector in Africa requires capacity building at all levels. AUHF members are committed to sharing their collective knowledge and expertise to strengthen the industry. **We will organize learning sessions, training programs, and extended Master Classes on key topics**, including the structuring of effective public-private partnerships, incremental housing improvements, retrofitting,

and *Environmental, Social, and Governance (ESG)* reporting. By providing these educational opportunities, we aim to equip housing professionals with the skills needed to build sustainable housing markets.

AUHF Housing Awards

On 16th October 2024, AUHF celebrated the 2nd Annual AUHF Housing Awards, recognizing excellence in eleven categories, reflecting innovation, impact, and commitment to housing development across Africa.

Affordable Housing Construction Lender of the Year- **Watumishi Housing Investments, Tanzania**

Affordable Housing Lender of the Year- **Zambia National Building Society**

Cheapest Newly Built House by a Private Developer- **Bitprop**

Financial Inclusion Initiative of the Year- **YAAM Solidarite**

Greenest and Most Sustainable Affordable Housing Development- **ADHI Africa Holding Limited**

Most Innovative Housing Public Private Partnership- **Greater TAF City**

Most Innovative Property Technology of the Year- **Empowa**

Most Promising Emerging Affordable Housing Developer- **Zima Homes**

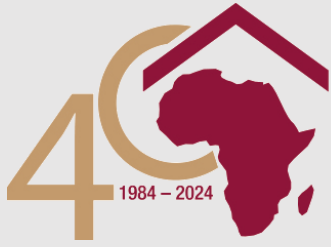
Distinguished Service Award for Dedication to Affordable Housing in Africa- **Sharon Trail**

Pan-African Development Bank Leadership Award - **Shelter Afrique Development Bank**

Country Housing Programme of the Year - **Kenya**

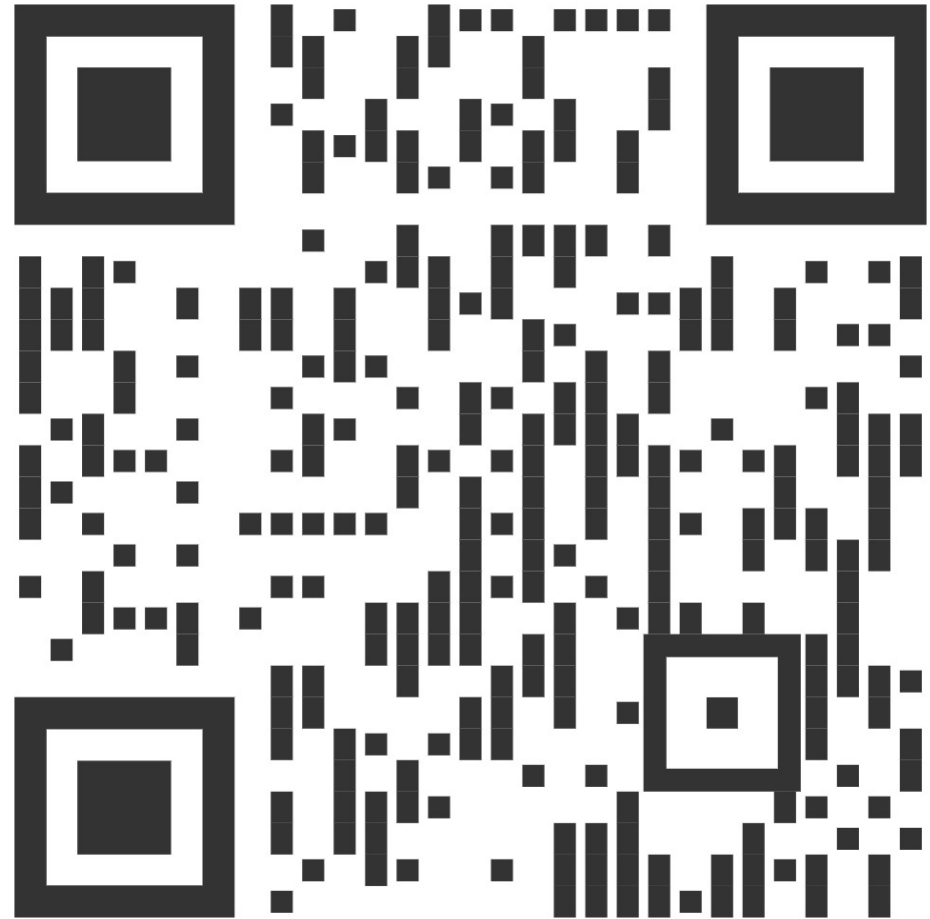
The AUHF looks forward to its next annual conference, to be held in late 2025 in Nairobi, Kenya, and where it will be the guest of its Nairobi-based members, Shelter Afrique Development Bank, and the Kenya Mortgage Refinance Company.

Issued on 21st October 2024



AFRICAN UNION FOR
HOUSING FINANCE

**Join the
AUHF
today!**



On our panel:



Thierno Habib Hann -
Managing Director /
CEO, Shelter Afrique
Development Bank
and AUHF Director



Azola Mayekiso - CEO,
National Housing
Finance Corporation



Lusanda Netshitenzhe
- CEO, TUHF21



Festus Adebayo -
Managing Director /
CEO , Housing
Development
Advocacy Network



Nalukui Milapo - Board
Chairperson of the
National Housing
Authority, Zambia



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How can we be Stronger Together: Public & Private Sector Practitioners Collaborating for a strong affordable housing sector

Questions for discussion

1. How can the private sector contribute to and engage in the New Urban Agenda
2. What are the key issues that we should be discussing at a regional level to achieve our goals at the local level?
3. Can you share any successful collaborations from which we can all learn?
4. And tomorrow? What are the next steps?

Join us today

Voices from Cities – Room A – 9:00 am!

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How can we be Stronger Together: Public & Private Sector Practitioners Collaborating for a strong affordable housing sector



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Managing Director &
CEO, Shelter Afrique
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