



ISSUE 15: JUNE 2012

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*FINANCING HOUSING in Africa is a monthly publication of the African Union for Housing Finance for its members. Please submit material for inclusion to Kecia Rust, at [auhf.kecia@iafrica.com](mailto:auhf.kecia@iafrica.com) or Lorraine Nzimande at [lorraine@housingfinanceafrica.org](mailto:lorraine@housingfinanceafrica.org).*

### AFRICAN UNION FOR HOUSING FINANCE

The AUHF is an association of thirty-six mortgage banks, building societies, housing corporations and other entities involved in the mobilization of finances for the development of shelter and housing on the African continent. The AUHF is a non-governmental association and has its presence in some sixteen countries across the continent of Africa. See [www.auhf.co.za](http://www.auhf.co.za)

**AUHF ANNUAL CONFERENCE AND AGM: Please diarise the 8<sup>th</sup> to 10<sup>th</sup> of October to join your AUHF colleagues in Dar es Salaam, Tanzania! More details to follow.**



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## Oxford University considers research programme on Housing in Africa

In March, the University of Oxford's Centre for Studies in African Economies (CSAE) hosted a workshop on Large Scale Housing for the Urban Poor, in collaboration with the International Growth Centres Infrastructure and Urbanisation Programme. The workshop, which brought together over 40 researchers, thinkers and policy makers from Africa, Asia, Latin America, North America and the UK, assessed the state of knowledge on the key issues that affect the success of large scale housing for the urban population in developing countries, particularly in Africa. The aim of the workshop was to identify knowledge gaps which could potentially be addressed by a focused research programme. A report on the discussions and conclusions drawn at the workshop has been published and publicised on the Oxford University website.

The presentations and discussion at the workshop were centred on the following themes: the economic history perspective of urban mass housing; good practice in urban mass housing in rapidly urbanising cities; lessons from different contexts; access to urban amenities through housing; finance, regulation and housing supply and demand and; microeconomic impact evaluations. The report sets out the discussions held in terms of each of these six themes. It concludes with a discussion on what the research agenda for large scale housing for the urban poor should entail in order to effectively channel interventions by governments and other stakeholders. In making the case, the report sets out the relevant research themes and the way forward.

Across the two days, the discussion raised a few key issues regarding the impediments currently affecting markets' ability to provide an adequate supply of housing:

- A hostile and exclusionary approach towards slum dwellers in Africa;
- Inflexible financial products that are unsuited to demographic realities and limited to ownership models; and
- Inappropriate regulation that impedes both housing finance and housing construction.

At the end of the workshop, donor agencies were given an opportunity to raise the key issues that they felt needed attention as part of an urban housing research agenda. The following were raised:

1. Environmental issues as they relate to the impact of housing
2. The negative consequences of inappropriate standards and planning regulations
3. How to encourage private finance below the upper end of the housing market
4. How to reduce construction costs and promote competition in the building industry; and the impact of housing construction on the economy
5. How improved housing impacted on health, education, livelihoods and resilience to disasters
6. The significance of land titling and the governance of land
7. The hedonic valuation of services to householders and tenants; willingness to pay, and the ranking of various services
8. Better cross-country data on housing demand
9. Better data for investors

Broadly, the following eleven research areas were confirmed – although it was noted that a multi-disciplinary approach to understanding these was critical:

1. Migration and urbanisation, including issues around 'pull' and 'push' factors, circular migration and permanent settlement
2. Supply elasticities (not least the reasons why in Africa they appeared so low)
3. Sequencing
4. Land ownership, including the consequences of state or private monopoly
5. Ownership and rental
6. Mass public housing, as in S Africa
7. Finance, including both how to develop mortgage markets and how to scale up microcredit and similar approaches
8. Perverse effects of planning regulations and zoning
9. Location
10. Titling
11. Community involvement



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By the end of the workshop, it was agreed that a research agenda for urban mass housing in Africa was critically required – not just to improve understanding but also to influence policy. The following four areas of activity were identified:

1. Research on large scale housing for the urban populations should be promoted through various channels in order to deepen understanding.
2. Funding for a series of regional conferences on urban housing should be sought in order to improve the visibility of research findings and to build regional research involvement. Of particular interest is an explicit emphasis on supporting regional bodies such as the African Union for Housing Finance or the Regional Economic Commissions. The 3<sup>rd</sup> UN Conference on Human Settlements in Istanbul, in 2016, is noted as a significant moment to bring research results to international attention.
3. Raising housing as a key area of attention in key forums, for instance, the Oxford-hosted African Bank Governors' meeting in mid-2012, the Spring or Annual Meetings of the World Bank/IMF in 2013, and so on.
4. The CSAE has committed itself to coordinate a small group of stakeholders to direct and promote the work agreed at the meeting.

**There are significant opportunities for the AUHF to collaborate with the CSAE in promoting the issues raised at the Workshop. This will be the focus of the Secretariat in the next few months. For more information please feel free to contact Kecia at [auhf.kecia@iafrica.com](mailto:auhf.kecia@iafrica.com).**

# In the news

This month in African housing finance

## Housing delivery

### US\$10 million housing project in Zambia

The Zambia Development Agency (ZDA) in partnership with Henan, Guoji Development Company Limited (HGD) and China, is developing a 400 unit housing project in Chongwe, Zambia, at an estimated cost of US\$10 million. It is expected to have a positive contribution to the socio-economic development of the district and the country as a whole. The project includes a variety of house types. The low cost housing units are going to cost US\$ 40 000, medium US\$80 000 and high cost US\$ 150 000. Local residents have brought forward a concern, that the project will not benefit most residents as it is targeted at civil servants. As a result ZDA and HGD have been urged to come up with a project that will benefit the rest of the locals in the area. Source (1 May 2012): [UKZambians](#)

### South Africa: More than R90 000 discount on housing

The Cape Multiphase housing development is to launch its next phase of 600 units, 127 of which are aimed at lower income families looking to enter into the property market. The development is a joint initiative agreement between private equity firm, International Housing Solutions (IHS), IHS' subsidiary, the South African Workforce Housing Fund and, property development company- Visual International. 10% of the properties in this 1500 housing units development, are to be sold at a discount of more than R90 000 to

attract first time home buyers who fall short on the income criteria for units at market price or unsubsidised units. Source (4 May 2012): [Engineering News](#)

### Kenya's Housing Finance Company to Develop Houses

Kenya's prime mortgage lender, Housing Finance (HF), plans to develop a housing project in the next two years, targeted at low and middle income earners. The project, partly funded from the bank's internal resources is to consist of 162 units, it is an initiative targeted at gearing up HFC's involvement in the supply side of lower and middle income housing. To attract the low and middle income earners, HF's plan it so sell the houses at 15% below market value. Source (9 May 2012): [Reuters Africa](#)

### South African Ghanaian partnership in real estate

The South African infrastructural development company- Bigen Africa- appointed to work on some developments in Ghana, has expressed interest in partnering with Ghanaian real estate companies to build affordable houses for the poor and middle income earners in the country. Mr Emmanuel Anesu Kere, the Region Director of the company stated that the company has the capacity to deliver and help reduce Ghana's housing deficit. Mr Kere assured that the company would transfer the expertise used in South Africa in providing low cost housing, to support the housing sector and infrastructure development in Ghana. The issue with housing provision in Ghana is that the houses are not affordable and this is attributed to the cost of materials and the high demand for housing. Source (15 May 2012): [SA Commercial Property News](#)

### South Africa: low cost housing in upmarket suburb

The construction of a low cost housing development in the upmarket suburb of Umhlanga, near Durban in the South African Province of KwaZulu Natal is to commence soon. The development, called The Mew, is to comprise of 477 multi-storey sectional title units. Units will vary in size from 37m<sup>2</sup> up to units of 55m<sup>2</sup>. The development is financed by International Housing Solutions (IHS) - a global private equity funder of affordable housing. It will include 61 inclusionary units to incorporate a social housing aspect. The development is to be the first of its kind in the area, forming part of the Gateway precinct in Umhlanga. It will give opportunity to those who would previously not have been able to afford property in the area, to own an apartment. The development will be launched in July 2012 and the first phase is expected to be ready for occupation within 12 months. Source (16 May 2012): [SA Commercial Property News](#)

### NUMSA of South Africa in Housing Venture

The National Union of Metalworkers of South Africa (NUMSA) was handed over 27 hectares of land by the Eastern Cape Department of Human Settlements MEC, Helen Sauls-August. A memorandum of understanding was signed by the MEC and NUMSA which stipulates that the union will hand over 110 of the housing units it develops to the Department of Human Settlements. NUMSA plans on developing 40 000 houses in the country within the next five years, with 5000 to 7000 houses per province. Source (28 May 2012): [Sowetan Live](#)





## Rental Housing

### Ineffective Rent Control Laws in Nigeria

With the majority of home occupiers in Nigeria being tenants, a concern has been raised on the inability of government to enact relevant laws to protect tenants. Rapid urbanisation has exacerbated the demand for affordable housing; however, the supply side is underdeveloped and unable to meet the growing demand. This situation pushes up prices and rentals. Nigerian tenants are abused by their landlords who arbitrarily increase rentals every year or even monthly. Rent control legislation proposals have been met with much criticism in Nigeria given the failure of the supply side of the real estate market and the failure of prior and subsisting Rent Control legislations to address the issues of housing in the country. Ahmed Shehu Dogon-Daji, an estate surveyor and valuer reported that even when rent control laws exist, they cannot be implemented because of the lack of funding for research on local building materials through the Nigerian Building Roads Research Institute and, the refusal of government to reduce the price of cement as a result of their affiliations with some manufacturers. Source (2 May 2012): [AllAfrica](#)

### South Africa's rental housing amendment bill withdrawn

The South African Human Settlements minister, Tokyo Sexwale has withdrawn the Rental Housing Amendment Bill, deeming it impossible to implement. The Bill is in support of better relationships between tenants and landlords and it is suggested that the Bill would have significant impact on, and would cater to the gap market which includes the middle income and earners and students. It is strongly believed that the rental housing market plays an important role in creating sustainable human settlement solutions for the poor. The Bill was introduced last year September by the minister, and was deliberated upon by the portfolio committee, which has now proposed the reintroduction of the bill to the National Assembly, as a committee bill. Source (30 May 2012): [All Africa](#)

## Housing Finance

### Nigeria looks into extending mortgage finance

Nigerian Housing finance stakeholders are looking into extending housing finance to reach all income earners. Stakeholders recently gathered for a mortgage finance roundtable discussion in which they considered new ways to make finance available for the housing sector in Abuja. During these discussions, Nigerian Finance minister, Ngozi Okonjo-Iweala, stated that a vibrant mortgage finance policy would improve access for affordable housing and help curb corruption. In spite of a growing mortgage market, most Nigerian home owners depend on personal savings to get a house. Nigeria has one of the lowest mortgage to debt ratios in Africa: below 4% versus 30% in South Africa and 20% in Namibia. Source (4 May 2012): [AllAfrica](#)

### Nigerian government still seeking suitable mortgage system

The Nigerian government has made public their focus on an initiative of finding a more suitable housing finance system that will ensure access to housing for Nigerians. This was announced at a Mortgage Finance Roundtable that was held in Abuja, organized by the Central Bank of Nigeria (CBN) in collaboration with the World Bank and the

British Department for International Development (DFID). The challenges faced by the country include undercapitalized primary and secondary mortgage institutions, lack of a vibrant secondary market, and lack of common underwriting standards and, low inflow of foreign direct investment. Source (14 May 2012): [Vanguard](#)

### Ghana Housing Finance Association to draft condo bill

The Ghana Housing Finance Association (GHFA), is working with stakeholders on drafting a condominium Property Bill to develop condominiums to address challenges in the housing sector. The aim of the bill is to influence legislative and executive arms of government to pass a Condominium Law, which would provide guidelines for the ownership of units in a multi building. It was for these purposes that the GHFA was to develop a form of national housing finance network to support pilot schemes, innovations. This initiative is also to strengthen collaboration and partnership between government, private sector, bilateral and multi-lateral agencies as well as civil society in addressing housing finance challenges. This Condominium Bill is also said to encourage developers, assure title, adequate maintenance and also encourage financiers to invest. Source (17 May 2012): [Ghana Business News](#)

### Kenya's Mortgage financier gets US\$10 million for lending

Housing finance Kenya has signed a 10 million U.S dollar bilateral term loan with the London based Ghana International Bank. Frank Ileri, the company's managing director stated that the loan would assist the company's mortgage lending business across East Africa. The company, which is focused on offering affordable mortgages for the low and middle income populations, recently got back into property supply with its new housing project. Housing finance reports to have broadened its funding base to include affordable international finance. Source (29 May 2012): [Africa News](#)

## Land

### Namibia's landless threaten to grab land

Residents of Eenkamers in Namibia's Okahandja Municipality are displeased with their living conditions and want the Okahandja municipality to relocate them. The residents are threatening to forcefully move to the land that they believe is better than the piece of land currently allocated to them. They claim that residents from another area who allegedly forcibly took land were later provided with free residential plots by the Okahandja Municipality. Source (28 May 2012): [All Africa](#)

### Tanzania in final stages of introducing Land Authority

The Tanzanian government is in its final stages of introducing a Land Authority who will deal with land investments. This initiative will include the establishment of a land bank and database. The minister of Land, Housing and Urban Settlements, Prof Anna Tibaijuka reported that the land authority's duties will be detailed to ensure that land resources are properly utilised and investments made. She stated that the authority will also be responsible for ensuring the compensation of those people who are evicted from their land for investments and government uses. Source (28 May 2012): [All Africa](#)



## AUHF Member Profile: Gauteng Partnership Fund



Mr. Ismail Carr is the Gauteng Partnership Fund's representative to the AUHF.

The Gauteng Partnership Fund (GPF) is a trust that was established in 2002 by the Gauteng Department of Housing in South Africa. Gauteng is one of South Africa's nine provinces, and is considered the economic hub of South Africa. At that time, the GPF was focused on rental housing in Gauteng and its central mandate was to resuscitate the housing market.

In 2008, this mandate was expanded to allow for the GPF to operate across the whole affordable housing value chain with the goal of facilitating, catalysing, securing and optimising investment into affordable housing within the Gauteng Province- in support of the provinces

priorities and outcomes. The overarching strategic goal of the GPF is to increase and leverage the involvement of private sector funding for affordable housing in Gauteng. The GPF supports the accelerated delivery of housing opportunities, more efficient land utilisation and, an improved property market.

The GPF has a specific mandate to:

- Form partnerships to address funding blockages and bottlenecks within the affordable housing sector;
- Facilitate investment capital flows into integrated developments as per the sustainable human settlements policy framework in South Africa.
- Equitable risk sharing project financing;
- Participate in Social Housing (rental) Projects through innovative funding interventions with Social Housing Institutions (as a mechanism to entice capital market investment into this market);

And the vision of the GPF is:

***"To be the pre-eminent partner in the mobilisation and optimisation of alternative funding; and a leading catalyst in the development of affordable housing in Gauteng"***

The GPF achieves its goals through leveraging strategic partnerships with affordable housing stakeholders and innovating in financial investment opportunities. It seeks to develop products aimed at addressing housing market funding challenges; with the role of bridging the gap between the public sector and the private sector on affordable housing projects. The GPF therefore, provides public funding as a form of equity cushion to investors and, provides prospective funders with sustainable entry into the social housing financing market through various products which are reviewed annually to determine their effectiveness.

The GPF assists housing companies to procure finance at the most favourable terms as a way of promoting affordable; quality accommodation that is well managed for the target market; the target market being defined as beneficiaries of the state. The GPF



offers various products: Rental Housing Fund, Social Housing Fund and Entrepreneur Empowerment Property Fund; as well as strategic partnership for funding projects.

Financial product	Purpose
<b>Rental Housing Fund</b>	To enhance the debts/equity ratio for entrepreneur driven projects to enable them to raise commercial funding.
<b>Entrepreneur Empowerment Property fund Programme</b>	This is an incubator programme designed to promote participation of HDI owned companies in the affordable rental property market. <i>(The programme is limited to prospective participants invited on public tender annually).</i>
<b>Social Housing Fund</b>	To reduce the cost of capital for projects and is linked to government institutional subsidy funding.
<b>Strategic Partnership Projects (Banks and DFI's)</b>	To facilitate the sustainable entry of banks through sharing financing risk. This is also open to other financial institutions.

### GPF Funded Projects

GPF funds inner city residential refurbishments, conversion of offices to residential units and Greenfield developments. The organization has funded numerous projects, namely: Central House in Roodepoort CBD, Italic Mansions in Johannesburg CBD, Jabulani Views and Fleurhof Views, just to name a few. Brickfields, one of the most well know social housing developments, in Newtown across the Nelson Mandela Bridge was also funded by the Gauteng Partnership Fund.

The Brickfields development was developed in 2004 by the Johannesburg Housing Company. It is located between West and Bezuidenhout Streets at the foot of the Nelson Mandela Bridge in Newtown, Johannesburg, and was one of the City's first high rise developments in 30 years. The Project was completed in two phases: the 1<sup>st</sup> phase comprised of 631 units and the 2<sup>nd</sup>, 178 units. The development consists of low to moderate rise buildings, with a range of units; from bachelor apartments to 3 bedroom units and live and work units. It was the first development in which a consortium of financiers including government, private banks and private investors came together in a social housing project.



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## Player in focus: Aso Savings and Loans PLC

Aso Savings and Loans PLC is Primary Mortgage Institution (PMI) in Nigeria, incorporated as a limited liability company since November 1995. The company commenced business in 1997 and converted to a public liability company (PLC) in 2005. The company was a majority government-owned up until 2006 when it became largely privately owned with government holding about 16% of the Company's equity.

Aso Savings and Loans PLC has the vision to be the Mortgage Banker of choice with a mission to build mutually profitable relationships anchored on a passion for excellence. The company operates from 21 branches and three cash centers within the FCT, Lagos, Rivers, Ondo, Kano, Niger, Kaduna and Edo states.

Among its products and services, Aso Savings and Loans offers three main Home Finance Solutions: My Residential Mortgage Loan I, My Residential Mortgage Loan II and National Housing Fund.

### My Residential Mortgage Loan I

My Residential Mortgage Loan I offers three levels of service: a Home Purchase Mortgage Loan, a Home Construction Mortgage Loan and a Home Improvement Mortgage Loan. All these loans are offered at a maximum tenor term of 10 years with equity contributions of 10%, 20% and 30% for civil servants, other employees and the self employed respectively.

The **Home Purchase Mortgage Loan** is a residential loan with a maximum tenor of ten years. It is offered for the purchasing of a real estate or landed property which should be for residential purposes only. The House type can be for a single family or a multiple family unit. The **Home Construction Mortgage Loan** is offered for the construction of residential real estate. It is secure by the real estate being constructed and in most cases the client already owns the landed property. Finally, the **Home Improvement Mortgage Loan** is offered to finance the renovations or remodeling of a property. This can also include improvements to lawns, gardens and outdoor structures such as garages.

### My Residential Mortgage Loan II

There are two levels of service offered under My Residential Mortgage Loan II. The one is a **Home Refinance Mortgage** which is a product used to pay off an existing loan by taking a new loan and using the same property as security. It is a loan with a maximum tenor of ten years, offered at a competitive interest rate at varied equity down payments. The equity down payment is differentiated for civil servants, other employees and the self employed at 10%, 20% and 30% of property value respectively.

The second product in this category is the **Home Equity**- a cash-out equity release. This is a product used to free up surplus funds which would have remained part of the dormant value of a property and it has a tenor term of 7 years.

### The National Housing Fund

The National Housing Fund is a product offer for individuals who are opting for a mortgage generated through a contributory fund where contributors pay 2.5% of their monthly income. In return they are eligible to access a Mortgage Loan of up to a maximum of N15 million. The loan is for a maximum term of 35 years in active work service or, the applicant's age minus 60 years. The equity contribution determines the loan size: an equity contribution of 10% allows for a loan from N1 million to N5 million; 20% affords a loan between 5 and 10 million Naira and lastly, an equity contribution of 30% affords the client a loan of between 10 and 15 million Naira.

Aso was awarded the Pearl award for 'Best Mortgage Institution in Nigeria for 2009' and the Leadership Newspaper's "Mortgage Bank of the Year" Award, among other achievements.

### ASO's Affordable Housing Initiatives

It has been reported in the press that, Aso Savings and Loans PLC in a public private partnership with the Oyo State Government, recently launched the Ground Breaking Ceremony of the Ibadan Transformation Estate. The Estate will be made up of 1400 houses of mixed dwelling units which are targeted at the low- medium income earners of the society. The pilot phase of the scheme includes the construction of 200 housing units of 2 and 3 bedroom Terrace Bungalows which is due to be completed in 9 months. The site is located along the Ibadan- Lagos Express way in Oyo State.

ASO, in collaboration with the Federal Ministry of Lands, Housing and Urban Development, has also launched the Ground Breaking ceremony of the Social/ Affordable Housing Scheme in Lugbe, Abuja. This is a scheme aimed at facilitating the acquisition of inexpensive house by low income earners in the society. This is to be achieved through the creation of mortgages for beneficiaries. The units being developed are for 1, 2 and 3 bedroom apartments and re located along the Nnamdi Azikiwe Airport Road in Abuja.

### ASO Savings and Loans PLC

Tel: 0704- 163-1121/ 09- 2911983

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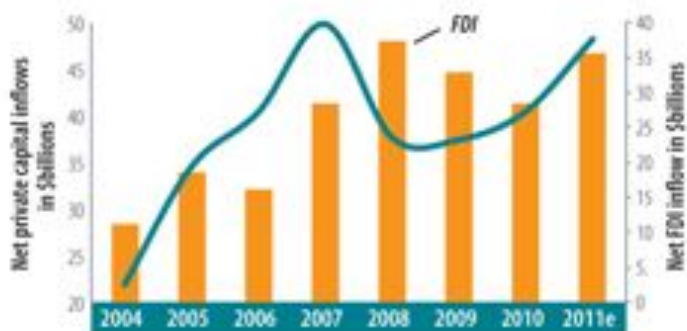
## Graph of the Month

### Hass Consult Property Index Kenya

The World Bank has released the 5<sup>th</sup> Volume of Africa's Pulse. This publication analyses issues shaping Africa's Future.

The graph presented below depicts private capital flows to Sub-Saharan Africa from 2004 to 2011. It highlights the net private capital inflows (represented by the blue line) and, the net Foreign Direct Investment (FDI,) inflows (represented by the orange bars) in \$billions. It illustrates how, private capital flows to Sub-Saharan Africa -lead by FDI- peaked prior to the economic crisis, decreased as a result of the crisis and how it is picking up momentum.

Recent discourse has been strong on the notion that Foreign Direct Investment is going to stream into Africa over the next couple of years. The trend in the graph below seems to echo this sentiment as far as 2011.



To view publication visit:

[http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICA\\_EXT/0,,contentMDK:23004589~pagePK:146736~piPK:226340~theSitePK:258644,00.html](http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICA_EXT/0,,contentMDK:23004589~pagePK:146736~piPK:226340~theSitePK:258644,00.html)

## UPCOMING EVENTS

### TRAINING/ COURSES

**JUNE**

**4- 14**

**Housing Finance in a Changing Environment;** Pennsylvania, Philadelphia. For more information: [www.ihfp.wharton.upenn.edu](http://www.ihfp.wharton.upenn.edu)

**JULY**

**22- 27**

**Housing Finance Summer Academy- EURO 300 DISCOUNT FOR AUHF members!** visit: [www.frankfurt-school.de/summer\\_academy\\_2012](http://www.frankfurt-school.de/summer_academy_2012)

**OCT**

**1-6**

**Housing finance Programme for Sub Saharan Africa!** Cape Town, South Africa. **10% DISCOUNT FOR AUHF members!** For more info visit: <http://www.gsb.uct.ac.za/e.asp?c=744>

### CONFERENCES / WORKSHOPS

**JULY**

**2-4**

**3<sup>rd</sup> Affordable Housing Global Projects Conference;** Kuala Lumpur, Malaysia. Visit: <http://www.affordablehousing-lse.com/eventdetails.asp?eventid=18757&PageID=520>

**SEPT**

**1- 7**

**World Urban Forum: The Urban Future!** Naples, Italy. Visit [www.unhabitat.org](http://www.unhabitat.org) for more information.

**19-20**

**Investment & Innovation in Microfinance Summit.** Accra, Ghana. Visit: [www.microfinance-africa.com](http://www.microfinance-africa.com) or call [+44 203 141 8700](tel:+442031418700)

**OCT**

**8-10**

**AUHF Annual Conference & AGM!** Dar es Salaam, Tanzania. More information coming soon!

**15- 17**

**Urban Development and Housing.** Delhi, India. For more information email [RhubiniA@marcusevansuk.com](mailto:RhubiniA@marcusevansuk.com)

