

A look into housing finance in Africa

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Newsletter

FINANCING HOUSING IN AFRICA

ISSUE 76: October 2020

BE A PART OF THE AUHF'S FIRST EVER VIRTUAL CONFERENCE AND AGM!



Gear up for a new experience! AUHF Virtual Conference and AGM 2020 is happening 2-6 November 2020 offering investors, developers, and professionals a full week of high-quality and seamless informative sessions, presentations, and networking opportunities. Choose from several sessions to attend live and have access to recorded sessions through midnight Oct 7. Students and African based NGO's can attend the conference for free.

The AUHF virtual Conference and AGM 2020 is the Association's first-ever virtual conference, that will feature live events. Participants will have access to a variety of informative and interesting educational training sessions, dynamic keynote presentations, and numerous networking opportunities, and a virtual site tour. See the complete schedule of sessions including networking opportunities, exhibitor showcases, and a virtual site tour at <https://auhfconference.com/>.

As we all start to settle into our new normal, the AUHF is excited to bring its annual Conference & AGM to you, wherever your new normal may be. Please join your Board of Directors, colleagues, and friends at the AUHF Virtual Conference and AGM 2020.



If you have never had the opportunity to attend an AUHF conference in person, let the AUHF virtual Conference and AGM 2020 be the perfect first-time opportunity. With low registration fees, no travel or hotel costs, and the ability to access all of the sessions up to 14 days after the event, there's no reason not to attend.

Last year's 35th Annual AUHF Conference & AGM and the 31st International Union for Housing Finance (IUHF) World Congress which took place from the 4 - 6 November 2019 in Cape Town, South Africa, at the Westin Hotel, focused on "Realising Affordability in Global Housing Markets." Over 212 experts and practitioners from 33 countries participated in the meeting. After two days of deliberations, the members of the AUHF agreed on the "[Cape Town Declaration](#) for Housing Finance" in which no fewer than 12 commitments were made, which now becomes their lobbying document and action agenda for the year going forward.



This year's [African Union for Housing Finance Virtual Conference](#) will draw the continent back to SDG's. The conference will take place under the theme, "Investing in the SDGs: Finding a market opportunity in affordable housing". As Africa drives its housing agenda forward, the AUHF Virtual Conference will provide an agenda for debate that promotes market growth and opportunities in green development, infrastructure building, services, job and inclusive economic growth.

This is a great time to [become an AUHF member and start realising benefits](#): AUHF members current on their membership accounts get exceptional benefits: 2 passes for \$70, versus one pass for \$140 for non-members. To register for the conference [click here](#)

To explore the many and affordable sponsorship opportunities [click here](#)

NOTICE: ANNUAL GENERA MEETING & CALL FOR NOMINATIONS OF DIRECTORS

A notice is hereby given that the 36th AUHF Annual AGM Meeting will take place on the 05th November from 14h00 – 17h00 on a virtual platform. All AUHF members are invited to attend. .

A key agenda item for the AGM is the election of a new board of directors. **Please can you assist us in making your nominations for an 8-member board, now: [Click here](#) for the Memorandum detailing the procedure as per the [MOI](#) to be followed during the election, as well as a nominations form and proxy instrument.**

Members are urged to review and make the necessary arrangements for a smooth election. Please note that all members who have fully paid up their fees up until 2020/21 financial year will be eligible for voting at the AGM. Fully paid-up members who are not able to attend the AGM may select a proxy to vote in their stead.

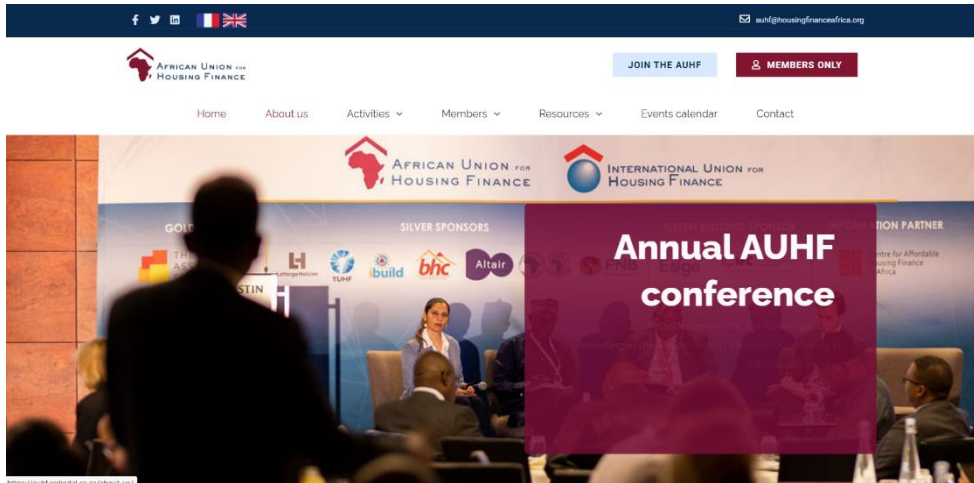
In addition during the AGM, all AUHF members please note the following:
1. As you might remember from previous AGMs, the agenda provides for members to share on developments in the past year. We would be grateful if you could organize with members in your region to give a short summary report, verbally (if you would like to offer a more detailed, written report for noting in the agenda papers, please contact Vanessa Khosa to make the necessary arrangements);

2. Quorum (one third of paid up members) must be achieved; therefore, attendance of the AGM meeting by members is compulsory;

3. Members are also urged to please consider the opportunity to host our next (37th Annual Conference and AGM). We will decide on a venue for next year's Conference and AGM during the meeting on 06 November 2020.

For those who have registered for the conference, please feel free to contact Gideon Van Aswegen (gideon@housingfinanceafrica.org) or Vanessa Khosa (vanessa@housingfinanceafrica.org), to assist you with conference registration and using the virtual platform. For those who are yet to [register](#), this is a great chance to start with the registration. The draft [conference programme](#) is available on our website. There are still opportunities to [sponsor](#) and exhibit at the conference. All AUHF members receive a discount.

NOTICE: ANNOUNCING THE LAUNCH OF OUR NEW WEBSITE



We are proud to announce the launch of the newly redesigned AUHF website <http://www.auhf.co.za/>. The new site features a modern design, improved functionality, and easy access to essential information to help people effectively manage complexity and optimise their operational performance.

The new company website is part of the ongoing evolution of the AUHF brand. We have refreshed our website in order to build the profile of the AUHF as the representative of housing practitioners in Africa. The website will provide valuable information for the housing finance sector and demonstrate the value add / need for belonging to the AUHF so that we can attract new members and build the member base.

This new website will be launched at the AUHF virtual conference. to register for conference, [click here](#)

WEBINAR: AFFORDABLE HOUSING - THE NEW FRONTIERS

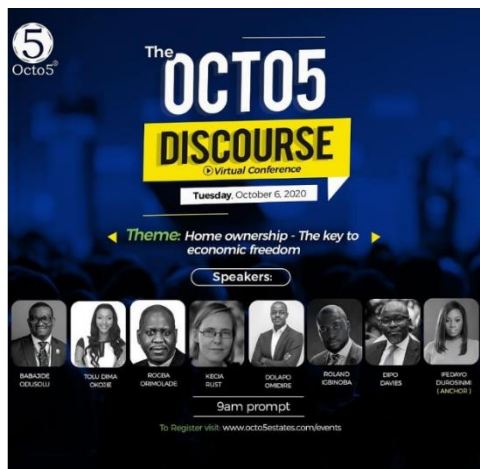


AUHF board Chairman, Mr Andrew Chimphondah from Shelter Afrique, AUHF board Treasurer, Mr Kehinde Ogundimu from NMRC, and AUHF member Family Homes Fund Nigeria represented by Mr Femi Adewole discussed action plans to drive housing delivery and affordability for the people under the theme: Affordable Housing: The New Frontiers at The Nigerian-British Chamber of Commerce (NBCC) webinar. The webinar discussed action plans to drive housing delivery and affordability for the people, it also shed light on the ongoing initiatives and offered specific solutions for cracking the housing problems in Nigeria. To view the webinar, [click here](#)

VIRTUAL CONFERENCE: THE OCTO5 DISCOURSE

Ms [Kecia Rust](#), head of the AUHF Secretariat, presented at the Octo5 Holdings Limited virtual conference under the theme: Homeownership - the key to economic freedom on the 6th October 2020. "The Octo5 Discourse" addressed issues and homebuyers' concerns which impede real estate investments in Nigeria, the conference also launched its STOW platform.

To view recordings of this conference, [click here](#)



FROM THE INDUSTRY: RECENT BLOGS AND REPORTS

[Housing Market Reports - 2020](#). With support from the [Cities Support Programme](#) of National Treasury, this Citymark project report undertakes an analysis of South Africa's residential property markets in [Nelson Mandela Bay](#), [Buffalo City](#), [Cape Town](#), and [Johannesburg](#) with a particular focus on the lower end of the market. - by [Alfred Namponya](#) and [Maria Nkhonjera](#), Centre for Affordable Housing Finance in Africa

[Uganda's Housing Construction and Housing Rental Activities: Housing Economic Value Chain and Housing Cost Benchmarking Analysis](#): As part of our [Housing and the Economy](#) project, this report uses CAHF's Housing Cost Benchmarking and Housing Economic Value Chain Modelling methodologies to analyse the Ugandan housing market. The report provides an overview of the structure of Uganda's housing supply and demand for housing and determines the contribution of housing construction and rental activities to Uganda's economy. -by [David Gardner](#), [Jacus Pienaar](#) and [Keith Lockwood](#), Centre for Affordable Housing Finance in Africa

[Using 2019 Deeds Registry Data to Identify Trends and Opportunities in South Africa's Residential Property Market](#): This blog presents national-level data from South Africa's Deeds registry on the total stock of residential property, and several resale and new transaction, from 2008-210. - by [Maria Nkhonjera](#), Centre for Affordable Housing Finance in Africa.

To view all CAHF's recent blogs, please [click here](#). Also, they regularly collect [news articles](#) on the current affairs and development of the housing finance sector across Africa.

AUHF MEMBER NEWS



[re \(CBZ\)](#) has signed strategic small scale miners with the). As a banking partner, CBZ funding gap that has long ng industry. Read more, [click](#)



th the Cassava Smartech a new agribusiness product roduction in the country. The unding for various tailor-made Read more, [click here](#).



morandum of Understanding n firms, Amberton International rprise Corporations E.A. LTD, ent of large-scale affordable ther Shelter Afrique member more, [click here](#)



partnership with AXIS Pensions ational campaign on personal usness of the fundamentals of more, [click here](#)

NEWS ACROSS AFRICA

EAST

AFRICA

In Uganda, in order to make it possible for many Ugandans to have access to professional housing plans and reduce illegal construction, the Government has developed cheap plans for low-cost housing developers to buy. According to [New Vision](#) News article of 4 October 2020, these plans were motivated by the outcomes of the COVID-19 pandemic, which exposed the housing problems faced by society as people were asked to stay indoors. Read more, [click here](#)

In Kenya, the COVID-19 pandemic measures set by the Ministry of Health to end the spread of the disease has delayed the ambitious Naivasha Affordable Housing Project planned construction of at least 2,400 houses. According to [AllAfrica](#) news article of 7 October 2020, the Nakuru county government is working closely with development partners, including the World Bank, to ensure the construction resumes soon, to have the units delivered by 2022. Read more, [click here](#).

In Zambia, Care for Nature Zambia has revealed that the majority of Zambians, particularly in rural and peri-rural areas, have no decent shelter contrary to the right to adequate housing under Article 25(1) of the Universal Declaration of Human Rights, to which Zambia is a State party. According to [Zambia report](#) news article of 5 October 2020, Zambia has not yet amended the Bill of Rights to include economic social and cultural rights in the Constitution. Read more, [click here](#)

WEST

AFRICA

In Nigeria, In the last three years, dozens of states have failed to provide their citizens with new homes amid the country's growing population and housing deficit. According to [Property News](#) article 12 October 2020, an assessment of the housing situation in Nigeria shows that some

NORTH

AFRICA

In Sudan, IHCO Ajman is building a 200-unit housing project for local people affected by the recent floods across the country. According to [Trade Arabia's](#) news article on 14 October 2020, the village will include the Great Mosque and the Health Centre. Read more, [click here](#)

In Morocco, As part of the celebration of UN World Habitat Day, a high-level conference under the theme "Housing For All: A better Urban Future" was held online on 5 October 2020, at the initiative of the Ministry of National Territory Development, Urban Planning, Habitat and Urban Policy of Morocco. According to a [UNESCO](#) article of 22 October 2020, The event brought together several ministers and senior officials in charge of Housing, as well as representatives from international organisations and civil society. Read more, [click here](#)

SOUTHERN

AFRICA

In South Africa, while addressing Parliament this month, the President has identified infrastructure development as one of the first and most important parts of the country's Economic Reconstruction and Recovery Plan. According to the [Engineering News](#) article of 15 October 2020, the Government has also developed an Infrastructure Fund to ensure the active implementation of the Infrastructure Building Program. Read more, [click here](#).

In Namibia, The People's Democratic Movement (PDM) pledged to prioritize urban housing that would see up to 300 000 new homes across the country through the 'One Namibia, One Plot' policy. According to the [AllAfrica](#) News article of 12 October 2020, the movement has also committed to ensuring that every informal settler over the age of 21 who falls into the lower LSM category (receiving less than N\$4,500 per month) is eligible for a small plot to set up a decent and adequate home structure. Read more, [click here](#).

CENTRAL

AFRICA

In Angola, the Steuben County Economic Development Corp met with area municipalities to discuss a housing strategy commissioned in 2019 that was developed to provide housing not only for

new households but also for those that already live there. One main area of concern according to the [Herald Republican](#) news article of 17 October 2020 was affordability, as there is a disconnect in what housing strategy charts suggested that people could afford and what was proposed in each municipality. Read more, [click here](#).

In Angola, Trine University has begun its development plans to build more than 100 student housing accommodation. According to [Business Weekly](#) news article of 17 October 2020, the University has had to house students in a hotel as there was not enough housing for everyone immediately on campus. read more, [click here](#)

2020 LIST OF UPCOMING EVENTS



36TH ANNUAL AUHF CONFERENCE & AGM- (2 - 6 November 2020)

Africa's premier affordable housing conference has moved online for 2020. This year's African Union for Affordable Housing Finance (AUHF) Virtual Conference will be held online and feature 5-days of premium content and networking, as well as an interactive virtual expo. The [AUHF Conference](#) is well known as the premier affordable housing conference on the African continent. Growing every year in size, content and reputation, the conference attracts local and international delegates, all specialists in affordable housing. This year's African Union for Housing Finance Virtual Conference will take place under the theme, "Investing in the SDGs: Finding a market opportunity in affordable housing".

Taking place from 02-06 November 2020, the Conference will provide a high-quality and seamless experience for investors, developers and professionals looking to connect across time zones, share ideas and build towards achieving the SDGs in the post-COVID-19 future. [Click here to register!](#)



Green Cities for Eco-efficiency




Full scholarship opportunity
Apply for your preferred course by 30 September!

[Take me to the scholarship](#)

Duration	3 weeks
Dates	March-April 2021

Urban Management Tools for Climate Change



Full scholarship opportunity
Apply for your preferred course by 30 September!

[Take me to the scholarship](#)

Duration	3 weeks
Dates	14 June 2021 – 2 July 2021



In line with AUHF arrears policy, all membership fees should have been paid before **30 September 2020**. This will enable the Secretariat to provide members with the required services and benefits as outlined in the membership policy throughout the financial year. Members who still have not paid their fees will lose benefits and will be in arrears.

Apply to Become a Member of the AUHF, register on our [website](#) or download the application form [here](#).

This is the monthly newsletter for AUHF. The AUHF is an association of fifty-nine mortgage banks, microfinance institutions, building societies, housing corporations and other entities involved in the mobilisation of finances for the development of shelter and housing on the African continent. The AUHF is a non-governmental association and has a presence in sixteen countries across Africa.

website: www.auhf.co.za | linkedIn: [African Union for Housing Finance](#) | twitter: [AUHF Housing](#)

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