



**AFRICAN UNION FOR  
HOUSING FINANCE**



**INTERNATIONAL UNION FOR  
HOUSING FINANCE**

# REALISING AFFORDABILITY IN GLOBAL HOUSING MARKETS

**JOINT AUHF & IUHF CONFERENCE AND AGM:  
INCORPORATING THE 35TH ANNUAL AUHF CONFERENCE &  
AGM AND THE 31ST IUHF WORLD CONGRESS**

**4-6 NOVEMBER 2019**

**THE WESTIN HOTEL, CAPE TOWN, SOUTH AFRICA**

[www.auhfconference.com](http://www.auhfconference.com) | [www.auhf.co.za](http://www.auhf.co.za) | [www.housingfinance.org](http://www.housingfinance.org)

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## About the 35th Annual AUHF Conference & AGM and the 31st IUHF World Congress

Perhaps the most critical issue facing housing markets worldwide, whether in established or emerging markets, is housing affordability. Easily associated with developing economies in Africa, South Asia, and Central and South America, the housing affordability challenge is increasingly evident and articulated in the deeper housing markets of Europe, Asia, Australia, and North America. Housing finance is an important enabler of affordability. We therefore expect that the design of housing finance products and services is responsive to the needs and capacities of the target market. It is in this that the challenge lies: labour market dynamics, urbanisation, climate change and a range of other demographic factors all impact profoundly on the shape and size of the target market, offering opportunities for new markets while constraining those that existing products serve. The target market is changing – can housing finance respond appropriately?



## Joint AUHF & IUHF Conference and AGM: Incorporating the 35th Annual AUHF Conference & AGM and the 31st IUHF World Congress

This year's African Union for Housing Finance Conference under the theme, "Realising Affordability in Global Housing Markets" will be a Joint AUHF & IUHF Conference and AGM: Incorporating the 35th Annual AUHF Conference & AGM and the 31st International Union for Housing Finance (IUHF) World Congress. The conference has been growing every year in size, content and reputation. This year, through the partnership with the IUHF, the conference reach will reflect content and experience from across the world, and is expected to draw in a much wider international profile of delegates.

The Joint AUHF / IUHF Conference and World Congress is offered over 3 days, from 4-6 November 2019, with the conference covering the first two days, and a master class, site tour and member meetings organized for the third day.

The conference is structured along four main sessions, with keynote presentations, panel discussions, short presentations and other inputs offered by housing finance experts from across the globe.



### Understanding Housing Affordability

Housing affordability is a function of three things: household income, the price of the house and the terms of the finance.

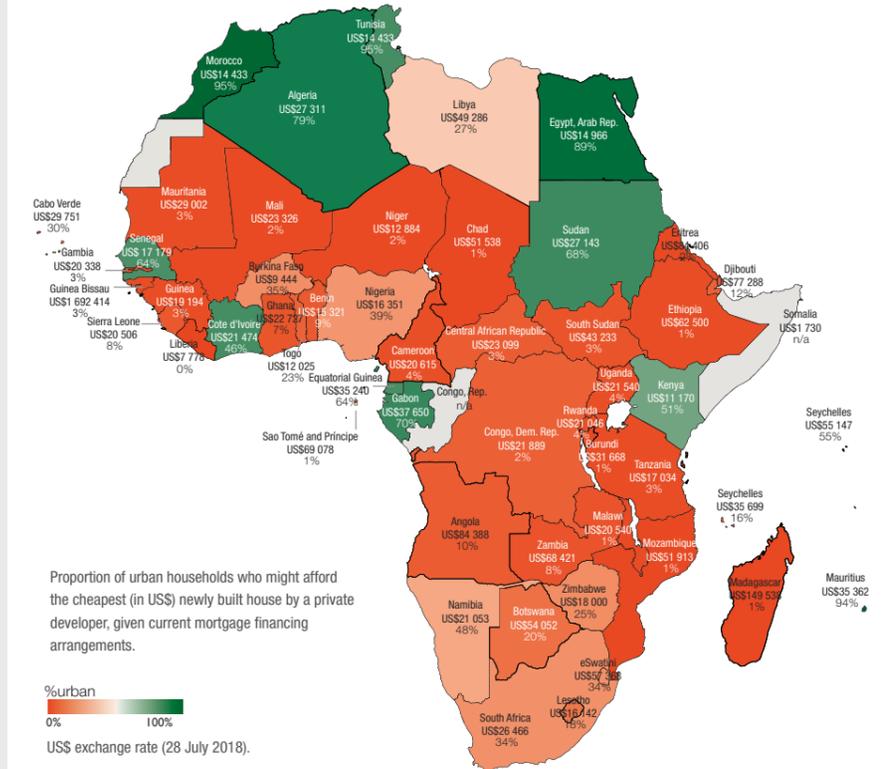
Across Africa, the confluence of low urban household incomes, high mortgage interest rates, and short tenors results in very low housing affordability. There are very few countries where the cheapest newly built house by a formal developer serves the majority of the urban population.

In Kenya, a 16m<sup>2</sup> bedsitter unit delivered by Suraya Properties is offered for sale at approximately US\$11 500. If this property were available across the continent, financeable by local mortgages, what percentage of the urban population might afford to enter the property market?

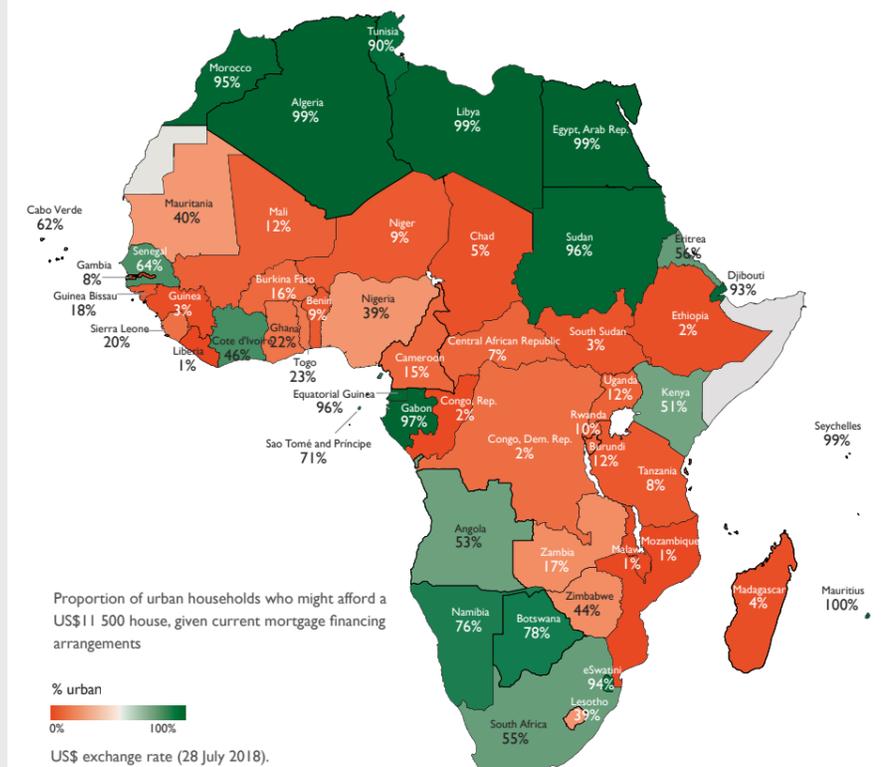
Clearly the challenge is not just about smaller, cheaper units. It is also about improved macro-economic conditions that reduce the cost (and increase the availability) of mortgage finance, and enable a wider population to access affordable housing. And, while finance subsidies might address affordability in the short term, however, these are unlikely to be sustainable. The affordable housing challenge is also about creating the economic, policy and regulatory conditions for the supply of non-mortgage housing finance that support incremental housing processes: in very many places, this is all that households will be able to afford.

The national household income distributions illustrated in the following pages use data from the Canback Global Income Distribution Database, 2017 consumption data for household in PPP\$.

PERCENT URBAN HOUSEHOLDS WHO CAN AFFORD CHEAPEST NEWLY BUILT HOUSE (2018)



PERCENT URBAN HOUSEHOLDS WHO CAN AFFORD A US\$11 500 HOUSE (2018)



Source: CAHF Yearbook 2018. Housing Finance in Africa: A review of Africa's housing finance markets. October 2018



# Conference Agenda

## Joint AUHF & IUHF Conference and AGM: Incorporating the 35th Annual AUHF Conference & AGM and the 31st IUHF World Congress - Agenda

### Sunday – 03 November 2019

IUHF ExCom meeting ExCom members

IUHF Council meeting for IUHF members only.

AUHF Board Meeting

### Day 1, Monday – 04 November 2019

7:30 – 9:00 Arrival & Registration

09:00 – 11:00 Opening Ceremony & Keynote Addresses

11:00 – 13:00 Session 1: The Affordability Disconnect

13:00 – 14:00 Networking Lunch

14:00 – 17:30 Session 2: Innovations in making it affordable

17:30 – 19:00 Refreshments & Networking Session

19:00 – 21:00 Gala Dinner



# Conference Agenda



### Day 2, Tuesday – 05 November 2019

7:30 – 8:30 Arrival & Registration

8:30 – 11:00 Session 3: Financing the value chain

11:00 – 11:30 Tea & Coffee Networking Break

11:30 – 13:00 Session 3: Financing the value chain

13:00 – 14:00 Networking Lunch

14:00 – 17:30 Session 4: Supporting Market Development

17:30 – 18:00 Closure & Vote of thanks

### Day 3, Wednesday – 06 November 2019

#### All Delegates

#### AUHF Members Only

9:00 – 12:00 **MasterClass:** Innovations & Opportunities in PropTech.  
**Moderator:** Roland Igbinoba, Pison Housing

AUHF 35th Annual General Meetinging

IUHF Board Meeting

12:00 – 13:00 Lunch

13:30 – 15:30 Site Visit: Affordable housing in Cape Town



## Keynote addresses: Realising affordability in global housing markets

As global housing finance markets respond to the pressures of urbanisation and the demands for affordability, innovative practices are reaching new niche markets. What is the scope and character of the affordability challenge across the globe, and how are governments, the private sector, and households themselves responding to the challenges? The three keynote presentations will address this broad question:

- Realising affordability in global housing markets
- Realising affordability in new housing developments
- Championing affordability in South Africa's housing markets

## Session 1: The affordability disconnect

The global housing affordability challenge demands the participation of all the players – but it is in this that there is a real challenge. How do investors realise a reasonable return while delivering to a lower-income target market? And given their own capacity constraints, how do governments support working housing markets that meet the needs of all residents? In this session, investors from across the globe will deliberate on their experiences in reaching this important but challenging target market. Three inputs will share experiences on how practitioners are addressing the affordability disconnect in housing:

- Viable AND Affordable? How? Panel of institutional investors
- Shifting focus towards affordable housing: A review of AFDB investments
- Kenya's Affordable Housing Programme – a true PPP

## Session 2: Innovations in making it affordable

Challenges notwithstanding, very many innovative solutions are being tested and implemented in pilots and at scale all over the world. In the bricks and mortar of construction, in making affordable housing green, and in creating affordable rental accommodation, practitioners are finding and developing opportunities in this market all over the world. In this session, presenters from across the world will present some of the recent innovations in making housing affordable:

- Green innovations for long term affordability
- Private affordable rental
- Reaching the bottom 40th percentile: a review of Reall's initiatives in Africa and Asia
- Affordable AND profitable? How? Panel of successful projects and investments in Africa

## Session 3: Financing the value chain

With the cost of capital being a major driver in the affordability calculation, this session will explore financing interventions taken along the housing value chain. In many countries, mortgage liquidity facilities have been established to champion long term capital for mortgage lending, while also supporting the healthy growth of local mortgage markets. As affordable housing becomes an accepted investment target, the capacity of pension funds has received considerable attention, and efforts to encourage pension funds to invest their capital in this sector have received mixed responses. The ability of projects to receive investment capital, however, is profoundly influenced by macro-economic factors and the fluctuation of their local currency. These issues will

be explored in the following inputs:

- Financing the value chain: the global state of play
- Targeting liquidity: World Bank programme on mortgage liquidity facilities
- Leveraging pension assets in support of housing investments: where are the opportunities?
- The construction finance challenge: connecting developers with capital
- A focus on local currency
- Mobilising long term finance – the Long Term Finance Scoreboard

## Session 4: Supporting market development

Housing and finance fit within a broader ecosystem which itself impacts on affordability and healthy market functioning. A key challenge in many countries relates to land and titling. Another relates to availability of quality, comparable data that enables investors and private enterprises to assess market risk and opportunity with precision. Without this, sights are shifted to more easily quantified investments in other sectors or up-market, or projects are priced higher to compensate for poorly understood markets and risk, compromising affordability. This session will explore various efforts to support market development with the following inputs:

- Resolving the land challenge: opportunities in blockchain technology
- A Data Agenda for Africa
- Global efforts to support market development

## Master Class: Innovations and Opportunities in PropTech

On the third day, the conference will shift focus slightly. In parallel with the AUHF's 35th Annual General Meeting, delegates not participating in that will be invited to join a Master Class on the opportunities to be found in PropTech. Just as FinTech has aggressively spread globally using technology in finance, property technology is now emerging. Property Technology, popular referred to as PropTech, is an array of technological advancement and tools that are currently revolutionizing the way people operate, buy, sell and rent properties. Globally, investment in PropTech has reached \$12.6 billion in 2017 from a mere \$20 million in 2010. These new investments have been witnessed in portal listings, agency and brokerages, virtual reality, real estate crowdfunding, collaborative economy (shared spaces), big data and analytics, blockchain, machine learning, artificial intelligence and smart building technologies. The advent of PropTech is seen to be making real estate development companies more efficient through the deployment of technology through its value chain. The 3-hour session will explore how the changing PropTech landscape will affect the housing affordability challenge, with particular reference to African economies.

Site Visit: In the afternoon of the third day, delegates will collect on busses and tour affordable housing developments in Cape Town. Delegates will receive information packs about the various developments, and will have an opportunity to meet with site managers, the developer and others to discuss what makes the developments affordable and how key challenges were overcome.



# Past AUHF and IUHF Conferences



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# Sponsorship Opportunities

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	LEAD	GOLD	SITE TOUR	SILVER	NETWORKING DINNER FUNCTION	LUNCH
<b>SPONSORSHIP LIMITED TO</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>UNLIMITED</b>	<b>1</b>	<b>1</b>
<b>COMPLIMENTARY PASSES</b>						
Delegates	3	2	3	1	3	1
Speakers	3	2	1	1	1	1
Exhibitor – [Only applicable to person manning stand]	2	1	0	0	0	0
<b>TOTAL</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>4</b>	<b>2</b>
<b>DELIVERABLES</b>						
Option to include promotional items in delegate bag	3	2	1	1	1	1
Access to delegate & media lists	√	√	√		√	√
<b>BRAND EXPOSURE</b>						
Logo to be displayed in the event header across all collateral	√					
Exclusive top priority logo featured on main plenary stage	√					
Logo featured with event logo on delegate bag	√					
10 minute welcome address at conference	√					
Logo to be displayed on the conference website with URL link to company website	√	√	√	√	√	√
Logo on conference email campaigns	√	√	√	√	√	√
Electronic client invitation with customized sponsor branding	√	√	√	√	√	√
Logo & sponsorship acknowledgement in welcome address	√	√	√	√	√	√
Logo on main plenary stage. Placement dependent on sponsorship tier		√	√	√	√	√
Logo on printed conference programme	√	√	√	√	√	√
Exclusive branding / theme for networking event			√			
Logo on any event print adverts – magazine, newspapers etc	√	√	√	√	√	√
Prominent logo position on billboard	√					
5 minutes welcome address at sponsored event			√		√	√
Logo on conference billboards		√	√	√	√	√

	LEAD	GOLD	SITE TOUR	SILVER	GALA DINNER FUNCTION	LUNCH
<b>ADVERTISING</b>						
Marketing Activations at the event	√	√	√	√	√	√
Seat drop	√		√			
Advert in the conference delegate workbook	4 - page	2 - page	Full page	Half Page	Full page	Half Page
Customized branded mailer sent to the Event Database	√	√				
CAHF Yearbook advert	Full page	Half Page	Quarter Page			
Option to provide pull up banners (qty as per sponsorship level)	5	3	2	1	2	2
Option to provide teardrop banners outside event venue (qty as per sponsorship level)	4	2				
<b>SPEAKING OPPORTUNITY</b>						
Single Presentation Speaking Slot	√	√				
Speaking slots	2	1	1	1	1	1
Video interviews of top tier sponsor speakers leading up to the events	√	√				
Podcasts of speakers and or sponsors	√	√				
<b>PUBLIC RELATIONS</b>						
Interviews with media	√	√				
Comment on conference press release	√	√				
Opportunity to take part in Forum press Conference	√	√				
<b>EXHIBITION</b>						
Exhibition space only. [please note this does not include any shell scheme, branding or furniture]	6m x 4m	3m x 2m				
<b>PACKAGE PRICING</b>	<b>\$19 500</b> (excl VAT)	<b>\$10 500</b> (excl VAT)	<b>\$8 250</b> (excl VAT)	<b>\$3 750</b> (excl VAT)	<b>\$7 500</b> (excl VAT)	<b>\$4 500</b> (excl VAT)

For sponsorship opportunities, please Email Gideon Van Aswegen: [gideon@housingfinanceafrica.org](mailto:gideon@housingfinanceafrica.org)



The African Union for Housing Finance (AUHF) is a member-based association of mortgage banks, building societies, housing corporations and other organisations involved in the mobilisation of funds for shelter and housing on the African continent. Established in 1984, the AUHF currently has 49 members across 16 countries in Africa.

The AUHF has a vision of an enabled and productive housing finance sector across Africa where governments and the private sector work together to develop and maintain efficient and effective housing markets and access to adequate and affordable housing for all.

The mission of the AUHF is to support its members in realising their vision, through networking and investor access, information and data collection and dissemination, lobbying and advocacy, capacity building and training, and member showcasing.



Established in 1914, the International Union for Housing Finance (IUHF) is a worldwide housing finance network organisation which enables its members to:

1. keep up-to-date with the latest developments in housing finance from around the world; and
2. learn from each other's experience.

For this purpose, the Union publishes a quarterly journal, Housing Finance International (HFI) and holds a World Congress every two years.

The Union covers 49 different countries through its 108 members, which range from national banking associations or mortgage lending institutions to independent consultants, academics, government agencies and international institutions specialised in housing finance.

Being an international body, the Union is not a lobbying organisation, thus its members do not sign-up to any agreed common policy positions in the name of the Union.



## TRAVEL AND VENUE

Memorable experiences await at The Westin Cape Town. Enjoy exclusive rooms with unique views over the V&A Waterfront, Table Mountain and the whole of Table Bay. Each of The Westin's 483 guest rooms and suites are elegantly appointed and boast the latest amenities for guests' total comfort and rejuvenation. The iconic Heavenly Beds ensure a sound slumber for a restorative and productive stay. The Westin is an unmatched meeting, conference and banqueting venue with 19 unique spaces. It offers some of the largest and most sophisticated hotel conference and banqueting facilities in the city, as well as a direct connection to the CTICC.

**The Westin Cape Town have given us a special rate for all attendees for the Joint AUHF & IUHF Conference and AGM 2019.**

**For more information visit: [www.auhfconference.com/travel-venue/](http://www.auhfconference.com/travel-venue/)**

**Gideon Van Aswegen**  
Gideon Van Aswegen | [gideon@housingfinanceafrica.org](mailto:gideon@housingfinanceafrica.org)

The Westin Hotel  
Convention Square, Lower Long Street  
Cape Town 8000  
South Africa  
Tel: +27 21 412 999





Register to attend



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## HOW TO REGISTER

1. Visit: [www.auhfconference.com](http://www.auhfconference.com)

2. Click register now

3. Fill in the form and submit it!

If you are experiencing any problems please email: [gideon@housingfinanceafrica.org](mailto:gideon@housingfinanceafrica.org)

Contact: **Vanessa Tsakani Khosa or Lesley Mashiri**

African Union for Housing Finance Co-ordinator  
Centre for Affordable Housing Finance in Africa  
Landline: +27 11 447 9581 | South Africa

[vanessa@housingfinanceafrica.org](mailto:vanessa@housingfinanceafrica.org) or [lesley@housingfinanceafrica.org](mailto:lesley@housingfinanceafrica.org)

**Gideon Van Aswegen**

Gideon Van Aswegen | [gideon@housingfinanceafrica.org](mailto:gideon@housingfinanceafrica.org)

## WHAT IS INCLUDED

2 day – Full Access pass to all main plenary discussions

1 day - Master Class / Site Visit / AUHF AGM

2 x Complimentary Lunches (Day 1 and 2)

Access to Complimentary coffee, tea and beverages on all days

Access to the conference dinner

Access to conference presentations and photo gallery after the summit

Access to the list of delegates attending the conference



### EARLY:

MEMBER: **\$490 | R7,250** \*  
Expiry date: 31 July 2019

NON-MEMBER: **\$590 | R8,735** \*  
Expiry date: 31 July 2019

### STANDARD:

MEMBER: **\$595 | R8,805** \*  
Expiry date: 21 October 2019

NON-MEMBER: **\$695 | R10,285** \*  
Expiry Date: 21 October 2019

### LATE:

MEMBER: **\$700 | R10,360** \*  
Expiry date: 4 November 2019

NON-MEMBER: **\$800 | R11,850** \*  
Date: 4 November 2019

\* All prices exclude VAT



## Contact Details

Vanessa Tsakani Khosa | [vanessa@housingfinanceafrica.org](mailto:vanessa@housingfinanceafrica.org)

Lesley Mashiri | [lesley@housingfinanceafrica.org](mailto:lesley@housingfinanceafrica.org)

African Union for Housing Finance | [auhf@housingfinanceafrica.org](mailto:auhf@housingfinanceafrica.org)

Landline: +27 (0)11 447 9581 | South Africa

Centre for Affordable Housing Finance in Africa (CAHF)

is the Information Partner to the conference and the Secretariat to the AUHF



Centre for Affordable  
Housing Finance  
in Africa

Gideon Van Aswegen | [gideon@housingfinanceafrica.org](mailto:gideon@housingfinanceafrica.org)

Cell: +27 73 111 7086

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