May 1, 2023

To whom it may concern,

**Re: Inputs: A place to live in dignity for all: Make housing affordable**

The African Union for Housing Finance (AUHF) is a member-based, industry association of mortgage banks, building societies, housing corporations, developers, prop-tech companies, Development Finance Institutions and other organisations and individuals involved in the mobilisation of funds for shelter and housing on the African continent. As an industry body, the AUHF promotes the development of effective housing markets and the delivery of affordable housing across Africa. Currently, the AUHF comprises 65 members from 20 countries. The AUHF is governed by a board of industry leaders elected every two years at its Annual General Meeting. [The Centre for Affordable Housing Finance in Africa (CAHF),](https://housingfinanceafrica.org/) based in South Africa, acts as the Secretariat of the AUHF.

The AUHF community acknowledges that access to adequate, affordable housing is an emergency issue which needs to be addressed both from the perspective of housing as a basic human right and the key role that housing plays as a driver of economic growth. Across its various initiatives, the AUHF therefore creates a platform for engagement to enable the housing and housing finance sector to deliberate on and grapple with the key issues shaping housing crisis in Africa and the countries in which they operate.

The AUHF holds a conference every year where AUHF members and the wider housing stakeholders’ network, share information and build capacity towards improved affordable housing products and finance systems. The latest conference was hosted in Cairo Egypt in December 2022. Under the conference theme, “A Green Urban Future for Affordable Housing”, presentations and panel discussions focusing on green thinking, green Egypt, green financing, green building, and green living, were shared. Case studies and initiatives from across the continent were shared, while nine initiatives participated in a mock ‘shark room’, pitching their work to potential investors. A report detailing these initiatives is available [here](https://www.auhf.co.za/wp-content/uploads/2023/02/AUHF-Sharkroom-Investment-Proposal-Summary-V4.pdf). More details on the outcomes of the AUHF 38th Annual conference can be accessed on the links below:

* [AUHF 38th Conference agenda detailing the topics discussed](https://www.auhf.co.za/wp-content/uploads/2023/04/2022-AUHF-conference-Agenda.pdf)
* [AUHF 38th Conference Report in English](https://www.auhf.co.za/wp-content/uploads/2023/02/38th-AUHF-Annual-Conference-Report_-Final-1.pdf)
* [AUHF 38th Conference Report in French](https://www.auhf.co.za/wp-content/uploads/2023/04/2023_V1-AUHF-French-Conference-Report-.pdf)
* [Presentations from the conference](https://www.auhf.co.za/auhf-conference-2022-a-green-urban-future-for-affordable-housing/)
* [Video recordings from the conference](https://www.youtube.com/playlist?list=PLcHL4R1Jd07fyJ7zmgm6MEn4Eo_KhxxsR)
* [Mock Sharkroom Initiatives detailed report](https://www.auhf.co.za/wp-content/uploads/2023/02/AUHF-Sharkroom-Investment-Proposal-Summary-V4.pdf)

The 3-day AUHF conference culminated with the 38th AUHF Annual General Meeting where members of the AUHF agreed on the [2022 Cairo Declaration on Affordable Housing](https://www.auhf.co.za/wp-content/uploads/2022/12/Cairo-Declaration-2022_FINAL_Eng_12Dec22-003.pdf), setting out their intentions in the coming year. The Cairo Declaration on Affordable Housing is a formal commitment by the AUHF members to work towards the delivery of green affordable housing across the African continent and the countries in which they operate. This declaration also sets out the various problems and key responses required from other players to address various concerns.  The AUHF and its members acknowledge that a multi-stakeholder response is critical to ensuring a green urban future for affordable housing in Africa, and call upon all stakeholders – governments, DFIs and other development agencies and international NGOs, AUHF members and wider sector players involved in the financing and delivery of housing across Africa – to work together in realising this goal. The 2022 Cairo Declaration on Affordable Housing is also available in French on this [link](https://www.auhf.co.za/wp-content/uploads/2023/01/Declaration-de-l-AUHF-Cairo-sur-le-logement-abordable.pdf).

Also worth noting is the [AUHF 2022 Annual Report](https://www.auhf.co.za/wp-content/uploads/2023/01/AUHF-ANNUAL-REPORT-2022-Final-19_01_23.pdf) detailing the various efforts towards the implementation of the [2021 Kigali Declaration on Affordable Housing](https://www.auhf.co.za/wp-content/uploads/2022/05/AUHF-Declaration-2021-FINAL.pdf).

As the AUHF’s members currently span twenty countries, we are unable to respond to the country-specific issues raised in the Special Rapporteur’s questionnaire. Should the Special Rapporteur wish to engage directly with any one of our members, or with our Board, we would be most happy to arrange for a video meeting. Please do not hesitate to contact the AUHF Secretariat at thandiwe@housingfinanceafrica.org. Also, visit the AUHF website [www.auhf.co.za](http://www.auhf.co.za) for more information.

Kind regards,

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[Centre for Affordable Housing Finance is the Secretariat of the AUHF](https://housingfinanceafrica.org/)

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