



**Terwilliger Center for
Innovation in Shelter**



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Habitat for Humanity's Terwilliger Center for Innovation in Shelter in partnership with the Mastercard Foundation is organizing a forum:

EXPANDING ACCESS TO AFFORDABLE AND ADEQUATE HOUSING IN SUB-SAHARAN AFRICA

**10th – 12th July, 2018
Speke Resort and Conference Center, Munyonyo,
12 kilometers outside Kampala, Uganda**

Background:

In 2012, Habitat for Humanity Canada, Habitat for Humanity International and the Mastercard Foundation partnered to implement a six-year project in Africa - Building Assets, Unlocking Access. Carried out by Habitat's Terwilliger Center for Innovation in Shelter, the project has provided technical assistance to six financial institutions in Uganda and Kenya to develop housing microfinance products and non-financial support services for people living on US\$5 to US\$10 per day. The aim has been to enable these people to secure adequate, affordable housing and improve their living conditions.



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Purpose:

The Housing Finance Forum will draw on the lessons provided by the Building Assets, Unlocking Access project, discussing both opportunities and challenges.

It will explore the continuing business opportunity for housing microfinance, and what the financial sector requires to offer more affordable housing products and services. It will examine the potential for expanding housing market opportunities for low income people beyond the financial services sector.

The Housing Finance Forum will also analyze the main obstacles to developing affordable housing market systems in Sub-Saharan Africa, and how they could be overcome.

Outcomes:

- By the end of the forum, more financial service providers are interested in introducing or expanding differentiated housing microfinance portfolios.
- More investors are interested in investing in affordable housing finance.
- Government representatives and other participants acknowledge the constraints that hold back the growth of affordable housing markets. Together they seek ways to shape and influence laws and regulations that address those constraints.
- Participants from every sector or type of institution present appreciate how access to finance can reduce the housing deficit, and that additional private sector initiatives are needed to provide comprehensive solutions.



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Pre-Forum Training: Housing Microfinance Product Development July 10, 2018

Housing microfinance training for microfinance institutions (a separate invitation will be sent to selected financial institutions to attend this training session)

8:00 – 8:30	Training registration
8:30 – 17:00	Training
18:30	Cocktail reception (for all Forum participants)

Housing Finance Forum, July 11 – 12, 2018

July 11 - DAY 1

Unpacking the business case for housing microfinance

7:00 – 8:30	Forum registration & breakfast
8:30 – 9:15	Welcome address and opening plenary: The Business Case for Housing Microfinance – Achieving the Double Bottom Line

Parallel sessions

9:15 – 10:45	Session 1: Market-level levers to support the expansion of housing microfinance portfolios
9:15 – 10:45	Session 2: Institutional levers – opportunities and challenges to expand housing microfinance portfolios

Repeat sessions

11:00 – 12:30	Session 1: Market-level levers to support the expansion of housing microfinance portfolios
11:00 – 12:30	Session 2: Institutional levers – opportunities and challenges to expand housing microfinance portfolios

12:30 – 14:00 Lunch

Parallel sessions

14:00 – 15:30	Session 3: Segment-specific levers – expanding into new market niches
14:00 – 15:30	Session 4: Profitability drivers and access to adequate funding

Repeat sessions

16:00 – 17:30	Session 3: Segment-specific levers – expanding into new market niches
16:00 – 17:30	Session 4: Profitability drivers and access to adequate funding

18:30 Gala dinner



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July 12 - DAY 2

Expanding housing market systems to support adequate and affordable housing

- 8:30 – 9:15 Welcome and opening plenary: Housing Market Systems Improving the Quality of Life of Low-income Households
- 9:15 – 10:45 **Session 1:** The impact of housing microfinance to improve the quality of life of low-income families
- 11:00 – 12:30 **Session 2:** Housing Market systems supporting the expansion of affordable and adequate housing
- 12:00 – 14:00 Lunch**
- 14:00 – 16:30 **Session 3:** Entrepreneurship to support the expansion of affordable and adequate housing solutions
- 16:30 – 17:00 **Closing remarks:** The affordable housing landscape in Sub-Saharan Africa in the forthcoming years
- 17:00 – 17:30 **Acknowledgements**