

**PRACTICAL GUIDANCE**

# Convening for Change

**Forty Years of Convening for Change: The African Union for Housing Finance as a Model for Multi-Stakeholder Knowledge-Sharing and Sector Development.**

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2023 African Union for Housing Finance Conference. AUHF

The African Union for Housing Finance demonstrates how sustained, multi-stakeholder convening can strengthen housing systems by connecting finance, policy and practice. Its four-decade evolution highlights the importance of institutional design, shared data and long-term collaboration, offering a practical model for the CSCC to mobilise stakeholders, align incentives and unlock sustainable, affordable housing delivery at scale.

## Executive Summary

The African Union for Housing Finance (AUHF)<sup>1</sup> was founded in Kenya in 1984 by senior housing finance practitioners who recognised that no single actor — government, private sector, or development finance institution — could resolve Africa's affordable housing crisis alone. Over four decades, it has evolved from an eleven-member network of building societies into a continental industry body representing over 65 organisations across more than 20 countries. It is one of the longest-standing multi-stakeholder convening bodies in Africa, and its history — including its failures, tensions, and reinventions — offers a uniquely instructive case study for the Commonwealth Sustainable Cities Coalition (CSCC) as it develops its own multi-level, multi-disciplinary convening approach.

The AUHF's founding logic was captured in the Mangochi Recommendations of 1987: that public sector cannot meet development needs alone, and that all non-governmental economic and human resources — private sector, associations, cooperatives, and community groups — must be mobilised in pursuit of sustainable human settlements. This principle, articulated nearly forty years ago, is indistinguishable from what is today called multi-stakeholder convening for systems change. The AUHF has been attempting to operationalise it, imperfectly but persistently, ever since.

The AUHF convenes through a layered set of mechanisms: an annual conference and AGM that combines knowledge exchange with collective commitment; standing committees and in-country events that sustain participation between conferences; webinars and digital platforms that reach practitioners who cannot attend in person; and structured engagement with DFIs, governments, and regional bodies that translates member knowledge into policy influence. Underlying all of this is a shared data infrastructure — the Housing Finance in Africa Yearbook and associated indicator sets produced by the Centre for Affordable Housing Finance in Africa (CAHF)<sup>2</sup> — that creates the common evidential ground on which productive multi-stakeholder dialogue depends.

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<sup>1</sup> African Union for Housing Finance: <https://www.auhf.co.za/>

<sup>2</sup> Centre for Affordable Housing Finance: <https://housingfinanceafrica.org/>

Since 2010, the AUHF has operated in partnership with CAHF, which serves as its Secretariat. This relationship is the most structurally distinctive feature of the AUHF model. CAHF is an independent, not-for-profit think-tank: publicly funded, with all its outputs freely available in the public domain. The AUHF is a mandated industry body, owned by and accountable to its fee-paying members, with an explicit advocacy and lobbying role. This separation is deliberate and generative. Because CAHF's research and analysis is produced independently of the AUHF's membership interests, it carries intellectual credibility with governments and DFIs that a purely industry-funded body could not achieve. At the same time, because the AUHF can draw on CAHF's knowledge infrastructure to frame its advocacy, it can argue for the industry's interests with an evidence base that is seen as authoritative rather than self-serving. The independence of the ideas, in other words, gives the advocacy its legitimacy — while the AUHF's mandate gives the ideas their directive force.

The AUHF's history also offers an honest account of the challenges every convening body must navigate: persistent tension between financial sustainability and membership diversity; the risk that a capable secretariat crowds out member ownership of the agenda; unequal geographic coverage across a vast and varied continent; and the difficulty of maintaining a clear identity when the convening body and its knowledge partner are closely associated in the public mind. These are not failures unique to the AUHF — they are structural features of the multi-stakeholder model, and the AUHF's four-decade experience of managing them is exactly what makes this case study valuable.

For the CSCC, the AUHF offers six core lessons.

- First, convening for systems change requires a long institutional horizon: the AUHF's durability across political cycles, economic shocks, and organisational crises is itself a form of value.
- Second, the relationship between a convening body and its knowledge partner requires deliberate architecture — clarity of role, separation of identity, and explicit recognition of how independence and advocacy complement rather than contradict each other.
- Third, member ownership must be actively maintained through governance structures and accountability mechanisms, or it will quietly erode as secretariat capacity grows.
- Fourth, collective commitment processes — annual declarations, shared indicators, reporting back at the AGM — are powerful, but only when backed by real accountability systems.
- Fifth, membership diversity is a strength grown over time, requiring deliberate attention.
- Sixth, a shared data infrastructure is not just a research output: it is a convening tool in its own right, creating the common understanding that makes genuine collaboration across diverse stakeholders possible.

Today, the role of the AUHF is even more important. African countries are experiencing unprecedented levels of urbanisation while their economies are under serious strain given global macroeconomic dynamics. In this context, governments recognise the critical importance of all parties working together to create the Agenda 2063 goal of the “Africa We Want”. By convening the breadth of players in the affordable housing sector, the AUHF has created a strong foundation for coordinated action, constructive problem-solving and productive partnerships.



# 1. Africa's affordable housing challenge as the driver for convening

Africa faces one of the most acute housing challenges in the world. Rapid urbanisation, high population growth rates, and persistent poverty have produced a continent-wide housing crisis that is simultaneously a crisis of quantity and quality. The scale of the shortfall is vast: hundreds of millions of people across Africa live in informal settlements, in structurally inadequate housing, or in overcrowded conditions that compound the health, educational, and economic disadvantages of poverty. Urban populations are growing faster than the formal systems designed to house them, and the gap between housing need and housing supply widens every year.

Yet the nature of the crisis is not simply one of insufficient resources. It is, at its core, a crisis of market failure — and specifically, a failure of the housing ecosystem to function as a coherent system. As UN-Habitat noted in 2005: across Africa, there *exists adequate housing that is unaffordable, and affordable housing that is inadequate*. What formal markets deliver is priced beyond the reach of the majority of households. What the majority of households can afford — incremental, self-built, informally financed shelter — falls short of the structural, locational, and service standards that constitute adequate housing.

The reasons for this are not hard to identify, but they are deeply structural. The delivery of adequate and affordable housing is not the product of any single actor or any single transaction. It requires land that is serviced, titled, and accessible; construction materials that are available, affordable, and of sufficient quality; developers and contractors with the capacity to build at scale; municipal governments with the planning, regulatory, and infrastructure capacity to enable development; financial institutions willing and able to offer products that match the income profiles, tenure patterns, and savings behaviour of low- and middle-income households; guarantee and risk-mitigation mechanisms that make lending to underserved markets viable; policy and regulatory frameworks that create rather than destroy the incentives for private investment in affordable supply; and, linking all of these, a shared understanding of the market opportunity and the barriers that prevent it from being realised.

A critical problem when the AUHF was first established in 1984 was that these actors did not behave as parts of an interconnected system. Developers, financiers, building material suppliers, guarantee providers, government agencies, development finance institutions, and civil society organisations each operate within their own institutional logic, their own funding constraints, and their own horizon of accountability. While they continue to tend towards silos, in 1984 they might as well have been on different planets. But the founders of the AUHF recognised: a financier who cannot identify a viable developer pipeline will not lend; a developer who cannot access affordable construction finance will not build (at least not at scale); a supplier who sees no demand signal at the affordable end of the market will not invest in the products or distribution systems that could reduce construction costs; a government that does not understand what private sector actors need to operate viably will not design enabling policy. Each actor's failure to engage creates the conditions for every other actor's failure, and the result was a housing market that simply did not work.

What was missing, at the continental level, was the connective tissue: the shared spaces, the shared information, the shared relationships, and the shared identity that would allow these disparate actors to recognise themselves as participants in a common system — and to act accordingly. The AUHF's founding logic, articulated at Mangochi in 1987 was that no single actor can solve this problem alone: governments do not have the resources, capacity, or market reach to meet the housing needs of their populations without the private sector; the private sector cannot operate viably at the affordable end of the market without enabling policy, infrastructure investment, and risk-sharing from government; and development finance can only flow where there are capable, connected institutions capable of deploying it effectively. The whole system must function, or none of it does.

The AUHF's response to this systemic failure has been to act as an industry body whose primary product is agglomeration: the benefits that flow from bringing practitioners together, enabling them to share information, build capacity, and attract investment, so that each can be more effective in their own domain than they could be operating in isolation. Across a continent of 54 countries, each with its own regulatory environment, housing market dynamics, and institutional landscape, the potential gains from this kind of connection are substantial.

The AUHF exists to create and sustain these connections — to build, across the African continent, an affordable housing sector that knows itself as a sector, shares what it knows, and acts with the collective confidence that comes from belonging to something larger than any single institution or national market. The housing crisis in Africa will not be solved by any one organisation. It will be solved by a whole ecosystem of actors working in a sufficiently connected and mutually reinforcing way. The AUHF's purpose — at its founding and now — is to make that ecosystem real.

## 2. The African Union for housing finance

The African Union for Housing Finance is a member-based, industry association of organisations 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, working in the interests of the members and the industry as a whole. Comprising 70 members from 23 countries, its membership includes developers, PropTech companies, consultancies and individuals in addition to the original mortgage banks, building societies, non-bank lenders, and housing corporations. AUHF membership extends across the continent, including organisations from West, Central, East and Southern Africa, in both Francophone and Anglophone countries. The AUHF is governed by a board of industry leaders elected every two years by its members at their Annual General Body.

The AUHF's objectives — to connect stakeholders, communicate key issues, promote best practice, build capacity, and support member engagement with governments and investors — have remained consistent since its founding, even as the mechanisms for pursuing them have evolved substantially over four decades.

- Origins and Founding Vision (1984 – 2009)
- The Partnership Turn: AUHF & CAHF (2010 -present)
- Current State and Recent Developments (2021-2026)

### 2.1 Origins and Founding Vision (1984–2009): A Practitioner-Driven Convening Body

The African Union of Building Societies and Finance Institutions was formed in 1984 with eleven members from eight countries. Its purpose was to unite and represent building societies in Africa and to find ways to tackle housing finance challenges on the continent. South Africa was excluded from membership for the first nine years of the Union's existence, due to the political situation in the country.

From the beginning, the AUHF was about bringing the private sector together to collaborate in support of affordable housing. At one of the first meetings of the group in Mangochi, Malawi, recommendations on shelter and urban development were made:

*“The cornerstone of this new action agenda is the recognition of the absolute necessity to foster co-operation between the public and private sectors, and the evolution of those aspects of nation building that each can do efficiently. Regardless of the political and humanitarian motivations of governments, national strategies must reflect the limited capacity for the public sector to meet all the development requirements of the people. They cannot do the job alone. All non-governmental economic and human resources must be mobilised in the development effort, including the formal private sector, private associations, co-operatives and community groups. All have a valuable role to play in establishing an efficient and productive development strategy”*  
(The Mangochi Recommendations, 1987).

This is essentially an early articulation of what is now called multi-stakeholder convening.

Starting as the African Union of Building Societies and Finance Institutions in 1984, the AGM elected to change the name to the “African Union of Housing Finance Institutions” at its meeting in Alexandria, Egypt, in 1989. This was to allow for a broader base of membership and align its naming with the International Union for Housing Finance (IUHF). By 1993, membership had extended from the initial eleven institutions in East and Southern Africa to include members from Egypt, Ghana, Nigeria, and Mauritius. With the end of Apartheid in South Africa in 1994, South African organisations were also allowed to join as members. International alliances were formed with UN Habitat, the Organisation of African Unity (OAU, precursor to the African Union), the African Development Bank, and the International Union for Housing Finance (IUHF), to varying degrees of formality. In the early years, the AUHF was funded with a grant from the United States Agency for International Development (USAID). Later, the International Union of Housing Finance (IUHF) provided grant funding.

Themes addressed in this period related to international social, political and economic crises, and the impact they were having on affordable housing. From one conference to the other, members discussed the Asian financial crisis in 1997, the HIV crisis, devaluation of the cedis in Ghana, rising trends of globalization and the role of China in affordable housing in Africa, the period of hyperinflation in Zimbabwe, the Global Financial Crisis in 2008, and so on. Coming together annually gave members the opportunity to use their conference as a sensemaking forum, surfacing shared challenges across diverse national contexts.

AGM	Year	City, Country	Host	Theme <sup>3</sup>
18 <sup>th</sup>	2002	Club Makokola, Malawi		Housing Finance Value Chain
19 <sup>th</sup>	2003	Sugar Beach, Mauritius		Innovative Efficiencies in Housing Finance
20 <sup>th</sup>	2004	Casa Do Sol Hotel, Mpumalanga, South Africa	Banking Association of South Africa	Evolution of Housing Finance Institutions: Challenges and Constraints
21 <sup>st</sup>	2005	The Royal Villas, Swaziland		The Role of Government in Low Income Housing
22 <sup>nd</sup>	2006	Kigali, Rwanda		Mobilising Long Term Resources for Affordable Housing in Africa
23 <sup>rd</sup>	2007	Accra, Ghana	Housing Finance Company Ghana	The Future of Sustainable Housing Finance systems Towards Affordable Housing and Infrastructure
24 <sup>th</sup>	2008	Magaliesberg, South Africa	Banking Association of South Africa	Housing Finance in Context of Robust Economic Growth, but Ongoing Poverty
25 <sup>th</sup>	2009	Maputo, Mozambique	Foment for Housing Finance	Housing Finance – a Public Private Partnership

**Table 1 AUHF AGMs and Conference Themes, 2002 - 2009**

In 2007, the AUHF was officially registered in South Africa as a Section 21 (not-for-profit) company, governed by a Memorandum of Incorporation, based on the Republic of South Africa’s Company’s Act 71 of 2008. In 2010, the Centre for Affordable Housing Finance (CAHF) was appointed as Secretariat.

<sup>3</sup> As taken from historical documents, old agendas, etc. Note, the record from the early years is not entirely complete as much was conducted on paper and filed in hard copy, not on-line.

## 2.2 Professionalising the Union: AUHF and CAHF (2010 - Present)

With the appointment of CAHF as its secretariat, the AUHF made the choice to move from a volunteer-run, key-individual model to a professionally staffed arrangement. This dramatically increased the AUHF's content capacity and reach. At the time, CAHF was still a division of the FinMark Trust, driving a primarily South African research agenda with some reach into other countries.

In 2014, CAHF was formally registered as an independent organisation, no longer associated with the FinMark Trust. The AUHF then released FinMark Trust and entered into a Service Level Agreement (SLA) with CAHF to provide Secretariat services. CAHF provides all Secretariat-related services in house, including arranging Board meetings quarterly, producing all board reports and minutes, serving on committees, producing AUHF content such as the annual declaration, monthly newsletters, keeping members informed of new developments in the sector, producing and maintaining the AUHF website, providing member seminars, exchange visits, study tours, training, case study research, member profiles and recruiting new members. This is a significant task, requiring a high level of content knowledge, plus the ability to work with many different organisations in different countries. CAHF is paid a monthly retainer for this service which the AUHF generates from its membership fees and revenue from conferences.

While the two organisations both serve the housing finance sector, they have important differences. CAHF is a think-tank, a mission-driven organisation with an explicit focus on creating the information infrastructure necessary to stimulate investment in affordable housing across Africa. It is publicly funded and offers its products and services freely in the public domain. The AUHF is an industry body, membership-driven, also in the interests of affordable housing in Africa, but essentially set up to serve the interests of its members. So, while CAHF produces the information infrastructure (the data, research and market analytics) for the housing sector, the AUHF uses this to share information, build capacity, lobby for change, and realise investment objectives for its members.

A key change over the period has been in the Annual Conferences and AGMs. Early conferences were targeted solely at the membership, and very few if any non-members participated. Audiences were limited to less than 100, and the emphasis was on the host country and the key issues that they were facing. In 2014, for the 30th Annual Conference and AGM, the AUHF engaged the services of a conference organizing committee to assist in growing the breadth of the conference, while CAHF in its role as Secretariat, grew the depth.



AGM	Year	City, Country	Host	Theme <sup>4</sup>
26 <sup>th</sup>	2010	Gaborone, Botswana	Botswana Building Society	Building Towards a Boom: Annual Training and Conference
27 <sup>th</sup>	2011	Johannesburg, South Africa	Banking Association of South Africa	Ingredients for Growth: African housing finance markets in 2011
28 <sup>th</sup>	2012	Dar es Salaam, Tanzania	Tanzanian members	Growing Housing Opportunities in Africa: Encouraging Investment / Growing the Market
29 <sup>th</sup>	2013	Flic 'n Flac, Mauritius	Mauritius Housing company	Mobilising Capital for Housing Finance
30 <sup>th</sup>	2014	Cape Town, South Africa	South African members	30 <sup>th</sup> Anniversary of the AUHF
31 <sup>st</sup>	2015	Durban, South Africa	South African members	Making Housing Finance markets Work in Africa
32 <sup>nd</sup>	2016	Abuja, Nigeria	Nigeria Mortgage Refinance Corporation	Africa's Housing & Growth Agenda
33 <sup>rd</sup>	2017	Kampala, Uganda	Housing Finance Bank Uganda	Engaging the Housing Value Chain for Growth
34 <sup>th</sup>	2018	Abidjan, Côte d'Ivoire	IFC, CRRH, MfW4A, AFDB	Building Africa's Housing Financing Chain
35 <sup>th</sup>	2019	Cape Town, South Africa	Banking Association of South Africa	Realising Affordability in Global Housing Markets
36 <sup>th</sup>	2020	Virtual (Covid)	N/A	Investing in the SDGs: Finding a Market Opportunity in Affordable Housing
37 <sup>th</sup>	2021	Kigali, Rwanda	Development Bank of Rwanda	A New Frontier in Affordable Housing in Africa
38 <sup>th</sup>	2022	Cairo, Egypt	Social Housing Mortgage Finance Fund	A Green Urban Future for Affordable Housing
39 <sup>th</sup>	2023	Windhoek, Namibia	Atenu Developers, ISMMA	Affordable Housing on the Front Lines: Cases from the Continent
40 <sup>th</sup>	2024	Zanzibar, Tanzania	Tanzania Mortgage Refinance Corporation	Building to Last: Realising a Sustainable, Affordable Housing Sector in Africa & Beyond
41 <sup>st</sup>	2025	Nairobi, Kenya	Kenya Mortgage Refinance Company	Blended Finance for Affordable Housing: Making the Numbers Work
42 <sup>nd</sup>	2026	Lusaka, Zambia	Zambia National Building Society	Transforming Africa's Housing Future: Innovation, Technology, and Value Chain Synergies

**Table 2 AUHF AGMs and Conference Themes, 2010-2026**

By 2025, when the AUHF hosted its 41<sup>st</sup> Conference in Nairobi, Kenya, the event had grown substantially: over 32 AUHF members were represented together with 97 institutions. The 188 delegates and 60 speakers came from 28 countries, from Africa, Europe, North America and Asia.

<sup>4</sup> As taken from historical documents, old agendas, etc. Note, the record from the early years is not entirely complete as much was conducted on paper and filed in hard copy, not on-line.

From about 2011, the AUHF started to frame the outputs of its conferences in annual declarations. These were statements, agreed by the AUHF members at their AGM following the conference, articulating the current issues being deliberated upon and the commitment by the members to take certain measures to overcome challenges and capitalise on opportunities. The declarations started modestly – little more than press releases. More recently, they've become more ambitious expressions of the collective convening power of the AUHF. For the past four years, the Secretariat has explicitly tracked performance and reported on this at the next AGM. In 2026, the AUHF is taking its Nairobi Statement, agreed by the members at its AGM in October 2025 in Nairobi Kenya, to the African Urban Forum in April 2026 and to the World Urban Forum in May 2026.

## **2.3 Current State and Recent Developments (2021–2026)**

In 2020, the AUHF Secretariat developed a strategy for the five years to 2024. This was agreed by the Board and ratified by the membership at its AGM in that year. More than anything, the strategy re-energised the AUHF and shifted the focus of the Secretariat more emphatically on lobbying and advocacy and member networking. A few themes stood out.

### **2.3.1 Post-COVID recovery and the digital convening shift**

The COVID-19 pandemic forced the AUHF, like all convening bodies, to move rapidly to digital formats. Rather than simply waiting out the disruption, having adopted an online approach, the AUHF accelerated its webinar programme, developing a rhythm of regular, regionally focused online events that have since been retained as a permanent feature of its convening calendar alongside in-person gatherings. This experience produced an important institutional learning: that digital formats are not a lesser substitute for in-person convening but a distinct and complementary mode, capable of reaching practitioners who lack the travel budgets or visa access to attend annual conferences, and of sustaining connection and knowledge-sharing in the months between larger events. The result has been a richer, more continuous convening offer than the AUHF was able to maintain before the pandemic.

### **2.3.2 Breaking the language barrier: the Abidjan Francophone Conference**

One of the most significant recent developments in the AUHF's convening model has been its deliberate effort to address its historic Anglo-centric character. The 2020 Strategy set an ambitious target of 30% Francophone membership by 2024 and identified the AUHF's limited reach into French-speaking Africa as both a legitimacy deficit and a missed opportunity. In 2018, the AUHF held its annual conference for the first time in a French-speaking country, in Abidjan, Côte d'Ivoire. Then again, in January–February 2025, the AUHF and CAHF jointly convened a dedicated Francophone conference in Abidjan, Côte d'Ivoire, under the theme Housing's Economic Impact in Francophone Africa: Leveraging Affordable Housing to Promote Economic Growth and Development. The conference brought together government representatives from French-speaking nations across West Africa alongside housing finance practitioners, developers, DFIs, and civil society actors — precisely the kind of diverse, cross-sectoral convening the AUHF aspires to at the continental level. Timed to mark both CAHF's tenth anniversary and the AUHF's fortieth, the Abidjan conference was a deliberate statement that the AUHF's community of practice extends across linguistic boundaries, and that the housing finance challenge in Francophone Africa — where mortgage markets are even thinner and formal delivery capacity even more constrained than in Anglophone markets — demands the same quality of attention and convening.

### **2.3.3 The Nairobi Statement (October 2025)**

The 41st Annual Conference, held in Nairobi in October 2025 under the theme Blended Finance for Affordable Housing: Making the Numbers Work, produced the Nairobi Statement — the AUHF's most recent collective commitment document. Its focus on blended finance reflects the sector's growing recognition that neither purely commercial capital nor purely concessional funding is sufficient, on its own, to close the housing gap at the required scale. The Nairobi Statement is evidence that the AUHF's collective commitment function — the practice of gathering practitioners across institutional and national boundaries to agree on shared priorities and public commitments — remains vital and continues to evolve in direct response to the sector's most pressing challenges. Looking forward, the Statement is being used to convene a wider network of partners at the African Urban Forum in April 2026 and the World Urban Forum in May 2026.

### **2.3.4 The AUHF Academy (launched March 2026)**

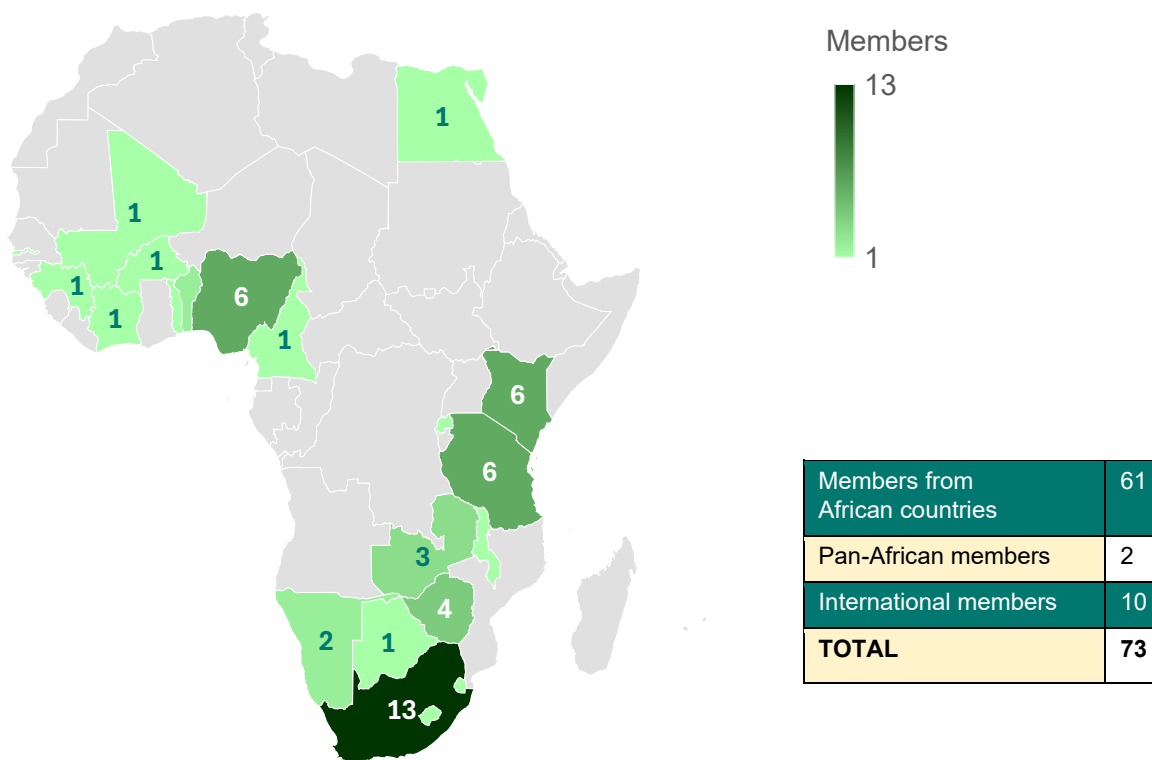
In March 2026, the AUHF launched the AUHF Academy, a significant expansion of its capacity building and professional development offer. The Academy represents a maturation of what had previously been a programme of discrete training interventions — the Housing Finance Course for Sub-Saharan Africa, the Francophone Housing Finance Course, masterclasses, and webinars — into a more coherent, structured, and accessible learning platform for housing finance practitioners across the continent. By institutionalising its training function under a dedicated Academy brand, the AUHF is making a statement about the long-term seriousness of its commitment to building the professional community from which a functioning African housing finance sector must ultimately be drawn.

It is also worth noting that a convening body that invests in building the capacity of the people it convenes is not merely facilitating exchange between existing practitioners, but actively growing the ecosystem of actors who will, over time, populate and animate the sector it is trying to develop. The Academy is also a vehicle for extending the AUHF's reach to practitioners who are not yet members and may not yet think of themselves as part of a continental housing finance community — using learning as a pathway into belonging.

### 2.3.5 Membership growth and diversification

By 2026, the AUHF had grown to over 70 active members across more than 20 countries, not quite the "100 by 40" target but nevertheless substantially diversifying its membership beyond the mortgage lenders and building societies that originally comprised its core. Current members include mortgage banks, building societies, housing microfinance institutions, housing corporations, development finance institutions, technology companies, and other organisations involved in the mobilisation of funds for shelter and housing across the continent. This diversification is significant not only as a measure of organisational growth, but as evidence that the AUHF's convening tent is beginning to encompass more of the housing ecosystem it was designed to connect — moving, however gradually, from a forum for financiers to a genuine community of practice for the broader housing sector.

Distribution of AUHF Members (March 2026)



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### 3. How the AUHF Convenes

The overall intention, structure and rules of the AUHF are framed in the Memorandum of Incorporation. That document sets up an AGM of members, a Board of elected member representatives, and an external Secretariat. Beyond that, however, the AUHF Secretariat plays also a leadership role in devising and offering various events or activities to support its own members and the wider network of stakeholders.

#### 3.1 Mechanisms, Tools, and Activities

The AUHF deploys a layered and mutually reinforcing set of convening mechanisms, ranging from large continental gatherings to continuous digital engagement, and from peer learning to formal policy advocacy. Together, these mechanisms constitute a system designed to connect disparate actors, build shared understanding, and translate collective knowledge into action.

The annual conference and AGM is the AUHF's flagship convening moment. Described in the 2020 Strategy as a premier African networking event for housing, it brings together members, development finance institutions, governments, researchers, and civil society in a setting that combines knowledge exchange with formal governance. Crucially, the AGM is the occasion at which members adopt an annual declaration of collective commitment, giving the conference a function that goes beyond networking: it is a moment of shared accountability. The 40th anniversary conference in Zanzibar in 2024, themed around building a sustainable and affordable housing sector, and the 2025 Nairobi conference on blended finance for affordable housing, illustrate both the continuity and the adaptability of this convening moment across four decades.

Between conferences, member participation has been structured through three standing committees — on investment support, lobbying and advocacy, and membership services — each chaired by a board member, and otherwise comprised of active members and the Secretariat. These committees are the mechanism through which the diversity of the AUHF's membership actively shapes its agenda, ensuring that the practitioner knowledge held by members in different countries and institutional contexts informs the organisation's priorities rather than being subordinated to a secretariat-driven programme.

Over the years, the convening function has extended below the continental level through in-country seminars, study tours, and member exchange visits, and trainings, which bring the AUHF's work into direct contact with national and city-level actors, including local governments and civil society organisations that rarely participate in continental gatherings. These events are where the relationships formed at the annual conference are translated into the on-the-ground engagements that can actually shift policy and investment behaviour. Complementing these in-person mechanisms, the AUHF maintains a continuous digital presence through webinars, its WhatsApp group, LinkedIn posts, and a regular newsletter — a lightweight but persistent information-sharing infrastructure that keeps the community connected between larger events. The COVID-19 pandemic significantly accelerated this digital offer, and it has since become a permanent and valued strand of the AUHF's convening architecture, extending reach to practitioners who cannot easily attend in-person events.

Underpinning the convening work is a sustained investment in capacity building and professional development. The Housing Finance Course for Sub-Saharan Africa, developed by the University of Cape Town, and the Wharton School with the support of CAHF, the Francophone Housing Finance Course, the Massive Open Online Course (MOOC) and the recently launched AUHF Academy together constitute a deliberate effort to grow the professional community from which a functioning African housing finance sector must ultimately be drawn. A convening body that builds the capacity of the people it convenes is not simply facilitating exchange between existing practitioners: it is expanding the ecosystem of actors who can participate meaningfully in the sector's development.

The AUHF also serves as the sector's collective advocacy voice, carrying the insights generated through member convening into engagement with governments, regional bodies such as the African Development Bank, and Shelter Afrique, and global forums including the UN Habitat, and the IUHF World Congress. Country-specific lobbying plans, supported by CAHF's independent research, allow the AUHF to argue for enabling policy environments with an evidence base that carries credibility precisely because it is produced independently of the industry it serves.

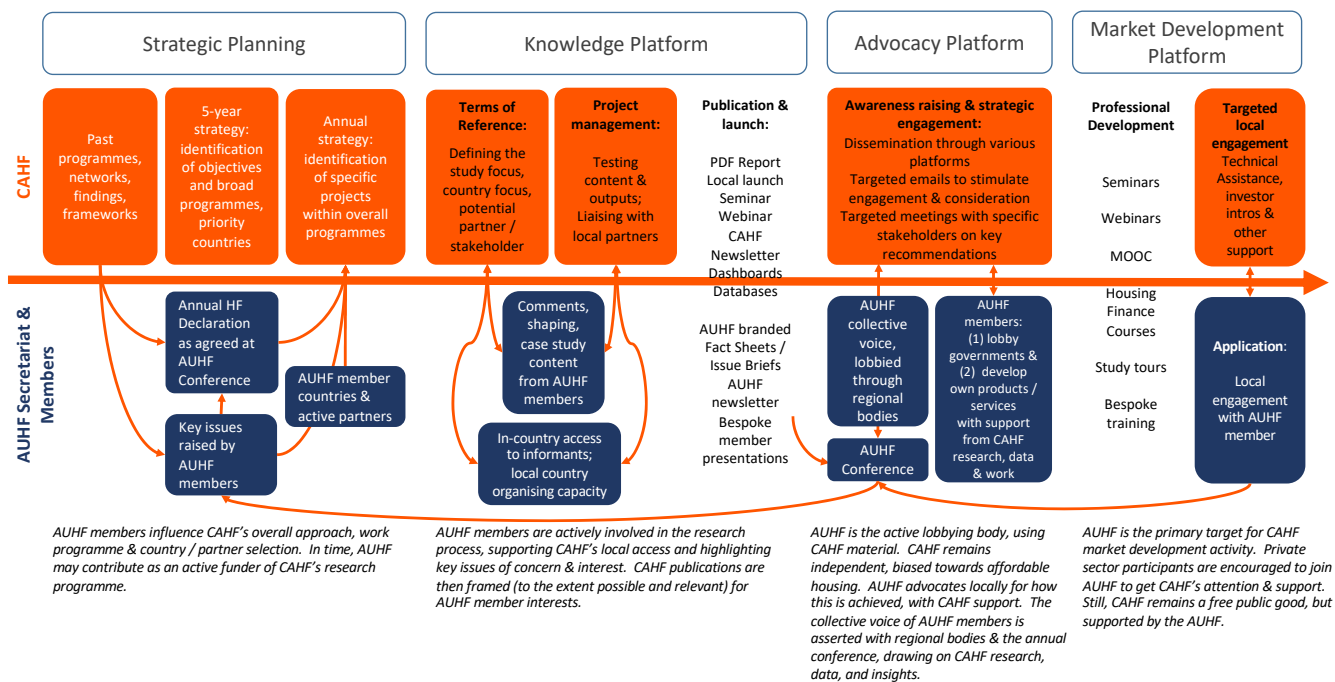
Running through these mechanisms is a commitment to shared data as a foundation for shared purpose. The Cape Town Declaration's commitment to a standard set of affordable housing indicators and shared market performance data recognises that actors cannot collaborate effectively around a problem they do not understand in the same terms. CAHF's Housing Finance in Africa Yearbook and the AUHF member dashboard are the instruments through which this data agenda is advanced, and each annual declaration — from Mungochi in 1987 through the Abuja Declaration in 2016, the Cape Town Declaration in 2019, and the Nairobi Statement in 2025 — serves as a cumulative accountability record against which members and external stakeholders can assess whether collective commitments are being honoured.

Finally, the most significant tool is likely the simplest: the telephone. The head of the Secretariat makes a conscious effort to telephone her members regularly, checking in with them on the progress of their work, what issues they might be having, what they would welcome receiving from the AUHF, and just to chat. The telephone in combination with the WhatsApp group creates an ongoing conversation that runs daily. This effort has increased considerably since the appointment of the current head of the Secretariat in May 2020, and she has made a conscious effort to build her own capacity to engage with the issues being raised by members, staying abreast of industry developments and testing out various perspectives with different members, connecting them with one another and with the wider industry.



Taken together, the success of these interventions rests in the collaboration between CAHF and the AUHF, as illustrated in this diagram from the 2020 Strategy:

**Building an African housing sector community of practice: CAHF and the AUHF working together**



Understanding the AUHF and CAHF together as "a community of practice for housing finance" is conceptually important, moving the two organisations away from a client–supplier relationship towards a model of shared investment in a common knowledge and advocacy ecosystem.



## 3.2 Challenges and Tensions

At its most simple, the AUHF is the product of its members. No matter the range of products and services that it provides, the conversations it convenes, or the webinars it delivers, none of these work if the members don't show up. Members have varying objectives for their association with the AUHF. For some, they seek inclusion in a collective, and embrace the opportunity to connect with and learn from other players in the sector. Others see it as a way of growing their network and finding new opportunities for driving their products and services into new markets. Still others seek legitimacy from the AUHF – by association, they become a relevant player in the affordable housing sector. Some seek access to their governments as targets for lobbying and advocacy, while others seek access to investors. Some might join as a way to support the work that CAHF does. It has been a challenge for the Secretariat to understand these different objectives and to deliver products and services that meet their particular needs. “Value for money” (or indeed time) means different things to different people, and it can change over time.

With this at the base, the challenges with which the AUHF Board has grappled include the following:

- **The financial sustainability challenge.** A convening body must be adequately resourced to convene effectively, but members are reluctant to pay fees whose value they cannot easily demonstrate. The AUHF's persistent fee arrears problem — with a significant and consistent gap between total members and fully paid members — illustrates a fundamental tension in the membership-body model. The 2020 Strategy is candid: "At the current payment levels, the Secretariat fees and annual expenses are covered but there is insufficient budget to support the broader objectives of the organisation and membership expectations." Reasons for non-payment vary – in some years, a rapid increase in the value of the US Dollar (or hyper-inflation, for example in Zimbabwe in 1997-1999) undermined payment. In others, non-payment may be due to change in staffing so that the new person receiving the invoice doesn't know what it is for.
- **Growing the membership: diversity versus depth.** The AUHF's membership has historically been skewed toward Anglophone mortgage lenders in Southern and Eastern Africa. Efforts to attract Francophone members, Lusophone members, developers, microfinance institutions, and other non-finance housing actors have been partially successful but remain a work in progress. In 2018, the AUHF introduced a differentiated fee structure, so that large financiers paid the full annual fee, while smaller entities, developers, and NGOs were each responsible for lower fees. As a result, the AUHF's membership expanded with the lower-fee members, creating more demand for its services without the commensurate increase in resources to deliver them. The tension between maintaining financial sustainability (which requires higher-fee, larger financier members) and achieving the diversity of voice that genuine sector convening requires is unresolved.
- **The CAHF–AUHF boundary problem.** With all the benefits of having a content-driven and independent Secretariat, it has been difficult to maintain a clear identity between the convening body (AUHF) and its knowledge partner (CAHF). The 2020 Strategy identifies organisational confusion, unfunded mandates, and secretariat capacity as critical issues. Because CAHF puts all its outputs in the public domain, potential members question why they should pay to access what is freely available. The AUHF must constantly articulate what members get that the public does not. This is a challenge every convening body faces when it is closely associated with a knowledge-generation partner.

- **The geographic coverage problem.** While CAHF's work spans the entire African continent, the depth of its activities varies substantially. CAHF's priority countries focuses on a subset of AUHF member countries. Members in The Gambia, Guinea, Togo, Rwanda, Zambia, Zimbabwe, Botswana, Egypt, and eSwatini receive less tailored attention than members in CAHF's priority countries. This creates unequal service to members and undermines the AUHF's claim to represent the continent.
- **Member participation versus secretariat-driven content.** The original AUHF was driven entirely by its members, and its output at that time was limited to convening the annual meeting. The appointment of CAHF as secretariat dramatically increased content quality and breadth, but with this activity, it has become increasingly difficult to get members to participate in shaping content and driving the agenda. Annual declarations are signed but not consistently acted on. Lobbying is acknowledged as the AUHF's role but rarely pursued by members in their own contexts. This drift from member-driven to secretariat-driven content is a risk for any convening body whose secretariat becomes dominant.
- **Institutional memory and the key-person risk.** Both at the member level (where individual representatives leave taking relationships with them) and at the secretariat level (where staff turnover resets hard-won sector knowledge), institutional memory is fragile. The AUHF's attempts to address this through CRM systems, multiple contact points per member organisation, and structured engagement protocols are instructive.
- **The Anglo-centric perception problem.** The perception that the AUHF serves Anglophone interests — in terms of language, geography, and the kinds of institutions it represents — has constrained its continental legitimacy. The strategy to achieve 30% Francophone membership by 2024 and to develop bilingual conference programming are responses to this, but they require substantial effort.

### 3.3 Success

Perhaps the most significant indication of success is the AUHF's growing membership. Members pay an annual fee to be a part of the association, and while this is nominal for the international organisations, for African organisations this can be very expensive. In the past 10 years, however, membership to the AUHF has more than doubled, while also diversifying so that the original composition of financiers of different sorts has been joined by developers, consulting companies, proptech initiatives, NGOs and others.

The profile of the AUHF has also changed dramatically from one that was inward focused on its members, almost like a support group, to one that asserts itself as a representative organisation that can seek audience with regulators and international institutions on behalf of its members. The annual declaration or statement is increasingly expected and gets better reporting in the press each year. Plus the review of member activities against the commitments made in the declaration has also gotten traction.

In more recent years, the exposure of the AUHF and the issues it raises among international standards setting and regulatory bodies has also improved, such that in this current year, the AUHF was invited to present at the UN Habitat meetings in Nairobi, at the African Urban Forum and at the World Urban Forum. It is worth noting that this is the first year where the private sector was actively sought to make a detailed contribution – possibly due to its association with the AUHF.

A more tangible success relates to the work being done in policy in Zambia, where, following the AUHF's conference in Namibia, the Zambian government decided it wished to review its own Housing Economy Value Chain. While CAHF was commissioned to do the work, the relationships were managed by an AUHF member, the Zambian National Building Society. This work will fundamentally alter the Zambian housing policy and is a direct result of AUHF's lobbying & advocacy.

There have also been study exchanges. After inviting the National Bank of India to participate in its 2025 Conference, the AUHF facilitated the participation of its members at the NHB's conference in Delhi in 2026. Exchange has also taken place between the mortgage liquidity facilities, and some members have advanced collaborative partnerships in product development. In 2024, two AUHF members operating in West Africa decided to merge their operations, a connection they'd explicitly nurtured after having met at an AUHF Conference. And so on – each member at the AUHF has found one or more opportunities for growing their businesses and enhancing the environment in which they work, through the operations of their membership body.

Perhaps because of this, interest in and attention to the work that the AUHF and its Secretariat does has improved significantly, as evidenced by visits to the websites, mentions in the press, invitations received, and so on.

All these factors are central to the realisation of its overall mission, and its ability to carry forward its objectives on the domestic as well as on the international front, on behalf of its members.

### 3.4 Lessons Learned

**Convening for systems change requires a long institutional horizon.** The AUHF's four decades of continuous operation are not incidental to its value — they are a large part of it. The relationships, the institutional memory, the accumulated trust between practitioners across national and sectoral boundaries, and the credibility with governments and development finance institutions that the AUHF now commands have all been built slowly, through consistent presence over time. This has an important implication for how convening bodies are designed and governed: the structures, incentives, and funding arrangements must be capable of sustaining the organisation through political transitions, economic shocks, and the inevitable moments when momentum falters.

**The relationship between a convening body and its knowledge partner requires deliberate architecture.**

The AUHF–CAHF relationship is the most structurally distinctive feature of the AUHF model, and its value depends entirely on maintaining the clarity of the distinction between the two organisations. CAHF's credibility as an independent think-tank — publicly funded, with all outputs freely available — is what gives the AUHF's advocacy its evidential authority. If the independence of the knowledge partner were compromised by too close an identification with the industry body's interests, or if the industry body were simply seen as a vehicle for the think-tank's dissemination agenda, both organisations would be diminished. Keeping the roles distinct — CAHF provides the content, the AUHF argues for the industry — requires ongoing attention to governance, branding, and the explicit recognition of what each organisation contributes. The arrangement works not despite the tension between independence and advocacy, but because of it.

**Professionalising the secretariat can inadvertently weaken member ownership.** The appointment of CAHF as secretariat in 2010 dramatically increased the AUHF's content capacity, geographic reach, and operational effectiveness. But it might have, over time, also shifted the center of gravity of the organisation away from its members and towards the Secretariat itself. Members who had once driven the agenda — hosting conferences, shaping research priorities, funding their own participation, and advocating within their own networks — became, in many cases, recipients of a service rather than owners of a project. The AUHF's 2020 Strategy is candid about this drift and its risks: a convening body whose voice more closely reflects that of its secretariat than its membership has lost something fundamental. Maintaining member ownership alongside a capable secretariat requires deliberate structural choices — standing committees with real agenda-setting power, country-level events that keep members actively engaged in their own contexts, and reporting requirements that oblige members to account for what they have done, not merely what they have received.

**Collective commitment is only as strong as the accountability system behind it.** The AUHF's annual declarations — from Mangochi in 1987 to the Nairobi Statement in 2025 — are among its most powerful convening tools. They create a moment of shared purpose, generate public commitments that members can be held to, and produce a cumulative record of the sector's evolving priorities. But their effectiveness depends on what happens after the conference ends. When declarations are signed and then quietly set aside, when there is no mechanism for members to report back on implementation, and when there are no visible consequences for non-compliance, the collective commitment function hollows out. The ritual remains, but the accountability does not. Designing commitment processes that include structured reporting back, peer accountability between members, and visible tracking of progress against agreed indicators is what converts a declaration from a statement of aspiration into a tool for genuine collective action.

**Start where you are and grow the tent deliberately.** The AUHF began with eleven members from eight countries, most of them building societies from Anglophone Southern Africa. Its gradual broadening — to include Francophone members, microfinance institutions, developers, technology companies, and DFIs — has been slow, contested, and incomplete, but it has been real. The lesson is not that a convening body should wait until it is fully representative before acting, but that it should build credibility and demonstrated value with early adopters first and then use that credibility as the basis for expanding to harder-to-reach groups. This expansion must happen — and it is critical that the body manages the risk of early members wishing to keep the collective narrow to enjoy the convenience of their consensus. Ultimately, as the AUHF found, this leads to hollow discussions and irrelevant interventions. An industry body must grow and develop as the industry itself does if it is to stay true to its founding objective and relevant to the members it serves.

**Shared data is a convening tool, not just a research output.** The AUHF's embrace of CAHF's Data Agenda— its commitment to shared indicators, shared definitions, and shared market performance data across members — reflects a sophisticated understanding of what prevents genuine collaboration. Practitioners who measure the same phenomenon in different ways, or who operate on the basis of incomparable data, cannot easily learn from one another, identify shared opportunities, or make a coherent collective case to investors and governments. A common information infrastructure creates the shared understanding that makes collaboration possible. Building it requires investment, negotiation, and sustained effort, but it pays returns that extend far beyond the research products it generates. The partnership with CAHF will make this possible, if the resources (financial and human) to sustain it can be found.

## 4. Conclusion

The AUHF's most persistent vulnerability, running beneath all of the specific challenges described above, is the tension between what it aspires to be and what its resources allow it to do. It aspires to be the collective voice of Africa's housing finance sector — continental in reach, diverse in membership, credible with governments and DFIs, and capable of translating practitioner knowledge into policy change and investment. The architecture to do this exists: the AUHF has the mandate, the legitimacy, and the relationships; CAHF has the knowledge infrastructure, the research capacity, and the continental reach. The partnership between them is not a problem to be solved — it is the model's core strength, and it is working. The question is how to make it work better.

The most productive investment at this stage is not in restructuring the relationship but in deepening it. CAHF's research and analytical capacity is the foundation on which the AUHF's advocacy rests, and strengthening that foundation — through dedicated funding for CAHF's work that is explicitly oriented toward AUHF member needs, country contexts, and policy priorities — would directly improve the quality and relevance of what the AUHF can offer its members and argue before governments and investors. CAHF currently cross-subsidises a significant portion of the AUHF's content offer from its own programme funding, an arrangement that is generous but fragile. Formalising and expanding the resourcing of CAHF's secretariat and knowledge functions in explicit support of the AUHF's mandate would put the partnership on a more stable and sustainable footing, and would allow CAHF to produce the bespoke, member-relevant, country-specific content that members currently expect but the secretariat fee cannot adequately fund.

On the AUHF's side, the priority investment is different. The AUHF does not primarily need more research capacity — it has CAHF for that. What it needs is the institutional capacity to do what its members have been asking for: connect them to the investors, DFIs, and government counterparts who are looking for exactly the kind of credible, networked, on-the-ground sector presence that AUHF members collectively represent. This means investing in the AUHF's deal facilitation and investment support function — building the capability to identify member needs and investor interests, to match them deliberately, and to track and report on the transactions and partnerships that result. This is a distinct skill set from research and advocacy, and it is currently underdeveloped relative to the opportunity.

Both of these investments, however, will deliver less than they should unless the AUHF addresses the more fundamental challenge of member ownership and meaningful participation. The AUHF has the mandate, but a mandate is only as strong as the community it represents. At present, too many members are passive — present at the conference, signed onto the declaration, but not actively contributing to the agenda, the advocacy, or the knowledge base that the whole enterprise depends on. The AUHF needs to create more, and more varied, spaces for substantive member contribution: not just committees and conference panels, but structured peer learning between members working on similar problems in different markets; country or regional working groups that give members a genuine stake in shaping the AUHF's engagement with their own governments; mechanisms for members to contribute market intelligence and practice knowledge that feeds directly into CAHF's research agenda; and investment showcase opportunities that allow members to present their work, their pipeline, and their financing needs to a qualified audience of potential partners. The goal is to make membership feel less like a subscription and more like active participation in a community that is genuinely building something together.

Finally, the AUHF's aspiration to be truly representative of Africa's housing finance sector remains unrealised as long as its membership is concentrated in Anglophone Southern and East Africa, dominated by mortgage lenders, and thinly present in the Francophone and Lusophone markets where some of the continent's most acute housing challenges — and some of its most innovative responses — are located. The Abidjan conference and the emerging Francophone programme are important steps, but sustained representativeness requires sustained investment: in bilingual content and convening, in targeted membership recruitment across underrepresented geographies and institution types, and in the deliberate cultivation of leaders from those markets within the AUHF's governance structures. A convening body that does not reflect the full diversity of the sector it claims to represent will always struggle to speak for it convincingly — to members, to governments, and to the investors whose capital the sector needs.

Looking forward, many of these recommendations are mutually self-supporting — members will increase their participation and engagement if they can see demonstrable impacts from their effort; new members will be encouraged to join, and this will increase the budget so the AUHF can deliver more effectively and with better targets, to its members. If the past forty years make anything clear, it is that the work is never finished and the model is never final — but that a body with the right purpose, the right partners, and the patience to keep showing up will, over time, build something that no single actor could have built alone. The housing crisis in Africa demands exactly that kind of persistence. The AUHF exists to provide it.

**This paper was prepared by the Centre for Affordable Housing Finance in Africa, for the Commonwealth Sustainable Cities Coalition, to provide insights in support of its goal of bringing together diverse stakeholders across government, private sector, and civil society to share knowledge, initiate collaboration, reduce barriers, and inform delivery of sustainable urban outcomes. The case draws on the AUHF's founding documents, its 30-year anniversary history (2014), the 2020–2021 Strategy (and its candid SWOT analysis), the Cape Town Declaration (2019), the Nairobi Statement (2025), and the AUHF's current website materials. It also draws on the CAHF's documentation of the AUHF–CAHF relationship.**



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