

**High-level conference on
“Affordable and sustainable housing finance in Morocco”
29 - 30 January 2025
Sofitel Rabat Jardin Des Rosses
Rabat - Morocco**

DRAFT PROGRAM

Day 1: Affordable housing market trends, policy, and financing models

08:30 - 09:00 Registration

09:00 - 09:30 Opening Remarks

- H.E. Nadia Fattah Alaoui, Minister of Economic and Finance, Morocco
- H.E. Fatima Ezzahra El Mansouri, Minister of National Territory Planning, Land Planning, Housing and City Policy, Morocco
- H.E. Fahad M. Alturki, Director General Chairman of the Board, Arab Monetary Fund

9:30 - 11:00 Session I: Housing affordability and impact on the economy - A local and global perspective

This session will explore the critical challenges of housing affordability from both a Moroccan and global lens, examining its implications for economic development, social equity, and sustainability. The discussion will also address the implications of housing policies and global economic shifts on accessibility to affordable housing and its impacts on economic indicators such as employment, income distribution, urbanization trends, and financial markets.

Morocco’s specific challenges and achievements will be contrasted with global practices to identify lessons, opportunities, and innovative solutions. Emphasis will be placed on policy frameworks, public-private partnerships, and the role of technology in addressing housing affordability.

11:00 - 11:30 Coffee break

11:30 - 13:00 Session II: Government policies to support affordable housing and housing finance

The session will focus on examining effective strategies to make housing accessible and financially sustainable. It will highlight successful global and local practices, such as subsidies, tax incentives, and public-private partnerships, alongside innovative financing mechanisms like microfinance and expanded credit access. Discussions will explore challenges such as high land and construction costs, regulatory barriers, and the need for sustainability and inclusivity in housing projects.

Key issues for discussion will include enhancing affordable housing supply, creating innovative and accessible financing options, addressing regulatory and policy gaps, and incorporating practices to ensure long-term affordability. The session aims to provide actionable recommendations and foster collaboration between governments, private sectors, and civil society to address housing challenges effectively.

13:00 - 14:30 Lunch

14:30 - 16:00 Session III: Financing rental housing development

This session will focus on financing rental housing development as a solution to the growing need for affordable and sustainable housing. It will explore innovative financial models, including public-private partnerships, tax incentives, and blended financing mechanisms, to attract investment and improve project viability. The discussion will also cover the role of policy and regulatory frameworks in creating an enabling environment for rental housing development, emphasizing affordability and scalability.

Key issues for discussion include challenges in securing long-term financing for rental projects and strategies for risk mitigation to attract investors. The session will also address balancing affordability with financial sustainability, policy reforms needed to unlock funding and leveraging partnerships to boost supply. Participants will examine how technological innovations, and international best practices can drive efficiency and scalability in rental housing development.

16:00 - 16:30 Coffee break

16:30 - 17:30 Session IV: Rent-to-Own Programs and Alternative Rental Models

The session will explore the growing demand for flexible access to housing and goods. Key topics will include the financial sustainability of these models, affordability, and the legal frameworks that protect both consumers and businesses. Discussions will also focus on market trends, such as the role of digital platforms and AI in matching renters with property owners.

The session will also cover alternative models like lease-to-own, rent-to-rent, and subscription services, examining their economic implications for businesses and consumers. Key issues would include pricing structures, consumer protection, and the potential for these models to disrupt traditional ownership, balancing profitability with accessibility.

Day 2: Market dynamics, sustainability, and outlook

9:00 - 10:30 Session V: The role of technology in building sustainable housing

The session will focus on how innovations like advanced materials, energy-efficient systems (e.g., solar panels), and smart technologies are transforming construction. Key discussions will include reducing energy consumption, minimizing waste, and using digital tools like BIM and 3D printing to optimize resources and lower costs.

The session would also address challenges like affordability and climate resilience. It will explore how automation and AI can reduce labor costs, making housing more affordable, and how technology can help homes better withstand climate change. Additionally, the role of policy in encouraging the adoption of sustainable housing technologies would be highlighted.

10:30 - 11:00 Coffee break

11:00 - 12:30 Session VI: Unlocking the future of real estate with property technology (PropTech)

The session will explore the transformative impact of Property Technology (PropTech) on the real estate industry, highlighting innovations that enhance property management, simplify real estate transactions, improve tenant experiences, and revolutionize urban planning through smart technologies. It will delve into how AI, big data, blockchain, and IoT are driving efficiency, transparency, and sustainability across the sector.

Additionally, the session will address key challenges such as regulatory barriers, cybersecurity risks, and privacy concerns related to the adoption of these technologies. It will also examine the evolving landscape of real estate investment, discussing how traditional models can adapt to or integrate with emerging PropTech solutions to stay competitive in a rapidly changing market.

12:30 - 14:00 Lunch

14:00 - 15:30 Session VII: Green financing for sustainable housing projects

This session will focus on leveraging green financing to support sustainable housing projects, discussing financial models like green bonds, climate finance, and public-private partnerships. Key issues will include government incentives, policies, and strategies to reduce the upfront costs of eco-friendly housing while ensuring long-term affordability.

The session will also address challenges in measuring sustainability outcomes, the role of green building certifications, and barriers to financing such as high initial costs and limited access to capital. Strategies for overcoming these obstacles, such as blended financing approaches and building stakeholder capacity, will also be explored.

15:30 - 16:00 Wrap up and closing remarks