

Uganda

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Overview

Uganda is one of the three East African countries that share Lake Victoria, Africa's largest lake. The country has a young and rapidly growing population with half of all Ugandans under the age of 15 (compared to a global average of 27%).¹ The 2023 mid-year population projections put Uganda's population at 45.5 million people with a 3% growth rate.² This figure is estimated to almost double by the year 2050.³

With a 5.2% national urbanisation rate,⁴ the capital city Kampala had 1.6 million inhabitants in 2020.⁵ It was ranked 13th on the list of fastest growing cities globally and is considered the best city in which to live in East Africa.⁶ Other urban centres are Mbarara, Gulu, Jinja, Soroti and Arua. Uganda's total urban population is estimated to be 17 million people (38% of the national population).⁷

Ugandan labour market participation is high for both men aged 15 – 54 and women aged 15 – 49, especially among lower-income households.⁸ However, men are still more likely to be employed than women across all income levels. The country made some progress in reducing poverty in recent years; however, it continues to have high levels of inequality due in part to a large portion of the population's dependence on subsistence agriculture.⁹

The new national poverty line is living on US\$1.77 (USh6 491) per person per day.¹⁰ According to the 2019/2020 Uganda National Household Survey, 12.3 million Ugandans are poor. Almost 19.8% of Uganda's urban population and about 33.8 of Uganda's rural population live in poverty.¹¹ Women in Uganda have an average of 5.4 children, which puts a strain on education and health services. In addition, Uganda is the largest refugee host in Africa with more than one million refugees from South Sudan, Burundi, Somalia and the Democratic Republic of Congo (DRC).¹² Due to political conflicts and the harsh effects of climate change, the number of refugees is expected to increase thus straining the nation's resources even more.¹³

Nevertheless, the economy has shaken off the effects of the COVID-19 pandemic and is estimated to grow by 5.3% between 2022/23,¹⁴ from 4.6% in the previous year.¹⁵ The services sector grew by 6.2% compared to 4.1% last year, thus driving the economy's expansion. Industry grew by 3.9%, driven mainly by manufacturing and construction activities, especially in the oil and gas industry.

The inflation rate was 3.9% for the 12 months up to July 2023, a monthly decline from the 4.9% in June 2023 largely due to tightening monetary policies, which made exports more competitive and improved global market conditions thus strengthening the Ugandan Shilling.¹⁶ This resulted in a drop in prices of most basic consumer goods and services such as transport, fuel, and food items such as tomatoes, potatoes and mealie meal.

The Ugandan Shilling appreciated against the US dollar by 1.3% in July 2023.¹⁷ This was attributed to increased inflows of foreign currency, higher export earnings, and tightening of monetary policy. The central bank rate was lowered to 9.5% in August 2023, from 10% in June 2023.¹⁸ The Bank of

KEY FIGURES

Main urban centres	Entebbe, Kampala
Exchange rate (1 July 2023): 1 USD = [a] 1 PPP\$ = (2022) [b]	3 667.07 Ugandan Shilling (USH) 1 278.43 Ugandan Shilling (USH)
Total population [b] Urban population [b] Population growth rate [b] Urbanisation rate [b] Percentage of urban population living in slums (2018) [c] Percentage of female-headed households (2018) [c] Unemployment rate (% of total labour force, national estimate) (2021) [b] Percentage of women participating in the labour market formally (2022) [b] Gini coefficient (2017) [b] HDI country ranking (2021) [d] HDI country score (2021) [d]	47 249 585 12 360 019 2.99% 5.34% 48.3% 28.3% 2.9% 68% 42.80 166 0.52
GDP per capita (Current US\$) [b] GDP (Current US\$) [b] GDP growth rate [b] Inflation rate [b] Lending interest rate (2019) [b] Proportion of adult population that borrowed formally (2021) [b]	US\$964 US\$45 559 million 4.65% 7.2% 7.78% 75%
Number of residential mortgages outstanding (2022) [e] Value of residential mortgages outstanding (USD) (2022) [e] Prevailing residential mortgage rate Term [f] Maximum LTV on a residential mortgage [f] Ratio of mortgages to GDP (2022) Number of residential mortgage providers [f] Percentage of women who own a house alone and/or jointly (2016) [c] Number of microfinance loans outstanding (2022) [e] Value of microfinance loans (USD) (2022) [e] Number of microfinance providers (2022) [e]	7 200 US\$217 million 16-22% 25 years 85% 0.54% 8 37.8% 20 182 US\$43.1 million 5
Total number of residential properties with a title deed Number of formal dwellings completed annually Number of residential projects certified by EDGE Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units (2022) [f] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2022) [f] Typical monthly rental for the cheapest, newly built house (2022) [f] Cost of standard 50kg bag of cement in local currency units [g] Type of deeds registry: digital, scanned or paper (2020) [h] World Bank Ease of Doing Business index rank (2020) [h] Time to register property (days) Cost to register property (2020) [h] World Bank DBI Quality of Land Administration index score (0-30) (2020) [h]	n/a n/a n/a Ush 58 000 000 88m ² Ush 500 000 Ush 32 000 (US\$8.73) Computer - Scanner 38 42 days 3.90% 10.50

NB: Figures are for 2023 unless stated otherwise.

Members of African Union for Housing Finance (AUHF):

Echale

Housing Finance Bank Ltd

[a] Xe.com

[b] World Bank World Development Indicators (as at end 2022)

[c] Demographic and Health Surveys, USAID

[d] United Nations Human Settlements Programme (UN-HABITAT)

[e] Bank of Uganda

[f] Housing Finance Bank

[g] Buildingmaterialsuganda.com

[h] World Bank Ease of Doing Business Indicators

Uganda justified this reduction to continue stimulating the economy and creating growth in all sectors. The lending rate decreased from 20.14% in May to 18.41% in June 2023.¹⁹

The Third National Development Plan from 2020/21 – 2024/25 aims to address rapid urbanisation and ensure best practices to manage and sustain growth in the long run. Uganda's economy is mostly agricultural and vulnerable to the effects of climate change such as flooding, droughts, and mudslides.²⁰ Housing stock is also vulnerable to these shocks and climate adaptation measures need to be urgently implemented. Uganda Vision 2040 and the implementation of the Sustainable Development Goals (SDGs) aim to address climate mitigation and adaptation measures.

Access to finance

Uganda is a cash-based economy which creates a barrier to accessing finance, especially for low-income earners. Mortgages require a good credit history and income generated from the formal economy. These requirements are out of reach for most Ugandans and there is a liquidity mismatch as financial institutions try to fund long-term loans with short-term deposits. This discrepancy makes housing finance unaffordable as financial institutions charge higher interest rates on mortgages to compensate for the increased risk.

The Bank of Uganda set Loan to Value ratio at 85% in 2020.²¹ Of the 25 registered banks in Uganda, only eight offer mortgages.²² Housing Finance Bank occupies the lion's share of the market with residential mortgage packages (in Ugandan Shilling) having interest rates ranging between 16% and 22% over a payback period of not more than 25 years with a mortgage instalment to household income ratio of 35%.²³ This excludes most borrowers in the informal market.²⁴ An average loan size is between USh150 – USh200 million (US\$40 000 – US\$55 000). The ratio of non-performing loans was 5.93%, up from 5.57% recorded in May 2023.²⁵ The credit approval rate for June 2023 was 62.8%, down from 67.6% in May 2023 due to credit providers' risk averseness from the increase in non-performing loans.²⁶

To protect matrimonial property, spousal consent for both men and women is required when acquiring a formal bank loan.²⁷ Otherwise, for the most part, women do not need permission from a man to acquire credit or to purchase a property. Women are specifically targeted for microfinance loans as this often leads to acquisition of other loans such as water and sanitation loans and other home improvement loans.

More than 1 000 microfinance institutions have been registered by the Uganda Microfinance Regulatory Authority (UMRA), serving an estimated 600 000 people.²⁸ These institutions include Savings and Credit Cooperatives (SACCOS), Micro-Deposit Taking institutions, Credit Only institutions, Non-Deposit Taking institutions, Self-Help Groups and Money Lenders. An average microfinance loan size is USh100 million (US\$27 000) primarily used for agricultural purposes and for running micro-businesses such as grocery shops, selling charcoal, and selling food.²⁹ There are 15 million outstanding microfinance loans in Uganda with a value of USh500 billion (US\$136 348 621).³⁰ Three credit bureaus registered by the Bank of Uganda assist credit providers to make informed lending decisions based on creditworthiness especially in the microfinance market.³¹

Easy Housing Concepts Uganda launched a pilot rent-to-own scheme in August 2023 in partnership with Empowa Pay to bridge the housing finance gap. Starting from USh26 million (US\$7100) at 17% annual interest and a downpayment of 20%, homeowners have between three to five years to pay back the outstanding amount.³² It will be interesting to monitor the progress of the project and its impact in unlocking housing finance.

Affordability

The gap between housing prices and household incomes is widening due to rising interest rates and stagnant wages. High mortgage interest rates and the requirement for bankable collateral make it difficult for low-income households to access formal mortgage loans, which prevents them from owning homes.³³ The next most expensive household items after food, are housing, water, electricity, gas, and other fuels.³⁴ About 79% of the population have access to basic drinking water services,³⁵ with most households in informal settlements spending up to 10% of their income on water accessible from a public point such as a community tap.³⁶ There is clearly an uneven distribution of wealth, as shown by the nation's GINI coefficient (income distribution) of 0.41.³⁷

No housing related subsidies are offered by the government to access land or basic service provision. Microfinance loans are the most accessible source of funding for most Ugandans and government has pledged to unlock more financing options, including green financing for a more sustainable and climate friendly nation.³⁸ Although immensely popular, microfinance loans carry steep interest rates which are not conducive, given the long payback periods in housing. As such, most households either rent or incrementally build their homes (which could take several years).

In Kampala alone, 72.2% of households rent their dwellings and only 22.2% own their home. Renters in urban areas are more likely to live in one-bedroom units

than in larger units.³⁹ Sixty percent of Uganda's urban population is estimated to be living in slums,⁴⁰ which is more than 6.8 million people spread across 10 cities.⁴¹ The most common housing type are *muzigos* - substandard and overcrowded single storey tenements that are rented out and often lack access to basic amenities such as running water, electricity, and ventilation.⁴² *Muzigos* are typically very small, averaging nine square metres and sharing ablutions. Monthly rentals charged for *muzigos* are USh150 000 (US\$40), approximately 30% of gross monthly income.⁴³

The smallest regulated residential plot size in urban areas is 200 square metres. A bag of cement costs an average of USh32 000 (US\$8.70), while ceramic floor tiles, roof tiles and roof sheeting costs USh35 000 (US\$9.50), USh70 000 (US\$19) and USh41 000 (US\$11) per square metre respectively.⁴⁴ The cheapest newly-built affordable home in Uganda in 2022 was 88m², priced at USh58 million (US\$15 816) and could be rented out for USh500 000 (US\$136).⁴⁵ Most Ugandans cannot afford this type of housing without financial support.

The labour force in Uganda is estimated to have 23.5 million people with 90% in informal employment.⁴⁶ A substantial portion of non-farm employment (91%) is in the informal sector with young people taking up 94.7% of those jobs.⁴⁷ Approximately 57% of Kampala's workers are employed in the informal sector and therefore excluded from formal housing finance.⁴⁸

Housing supply

Uganda's housing situation is characterised by inadequate homes in terms of quality and quantity. The private sector is the main driver of housing development but has not been able to meet the growing demand for affordable housing, especially as there are no incentives for developers to go down market. Access to construction finance is limited and developers tend to use their own capital for projects.

The housing deficit stands at 2.4 million housing units, out of which 210 000 units are in urban areas and 1.395 million units in rural areas. An estimated 900 000 units are substandard and need to be replaced or upgraded.⁴⁹ In 2021, only 60 000 housing units were constructed.⁵⁰ Backyard rental and household landlordism is widespread in Uganda's urban centres.

Most urban centres face problems of overcrowding, poor infrastructure and essential services such as sanitation, water and electricity. Uganda's urban population lags the average for low and middle-income countries for access to electricity (57%) and basic sanitation (28%).⁵¹ Between July 2022-August 2023, no rapid land release or site and service delivery programmes were initiated by the government and/or in partnership with the private sector to support affordable housing delivery.

The National Housing and Construction Company and the National Social Security Fund (NSSF) are the main government entities that supply housing. The former offers direct purchase, rental and rent-to-own schemes and has plans to add more housing stock nationwide.⁵² NSSF is developing a 160-unit affordable housing project in Kyanja, Kampala priced from US\$30 000 (US\$110 million)⁵³ and a 3 500-unit housing project in Temangalo, priced from USh90 million (US\$24 500). Phase 1 (550 units) will be completed in 2024.

Traditional brick and mortar construction methods are the most common building method in Uganda. Building materials such as bricks and cement are locally manufactured and are often readily available but steel and some finishings such as tiles and sanitary items are imported. More urban developers are slowly incorporating off-grid infrastructure products (for example solar panels and water heating systems) to improve the green performance of homes, however, uptake is low and no housing green products or building systems are geared towards low-income households.⁵⁴

Complex land tenure systems and gaps in land registration add to the already strained housing supply system. "Only 21% of the country's land is titled, which affects investments, land transactions, and supply of land for development."⁵⁵ One of the goals outlined in The Third National Development Plan is to increase this to 40% by 2024/25, unlocking more opportunities for development.

PRICE OF BUILDING MATERIALS AND CONSTRUCTION COST INFLATION – UGANDA

The high cost of construction is often cited as a key factor undermining housing affordability. The need to import materials instead of purchasing those produced locally, the shortage of and high cost of local skills, and the absence of financial mechanisms that allow for materials to be bought in bulk – all these factors impact on construction costs and may create cost overruns.

Strikes or fuel shortages also increase the price of building supplies, by driving up transport costs. High inflation rates, as are being seen across the continent in 2023, also undermine affordability. As a result, low-income households may not be able to afford the price of construction materials in order to build their own home incrementally.

CAHF has been collecting a few basic housing cost indicators for the past decade, including the price of key building materials, the price of the cheapest, newly-built house in an urban area by a private developer and the average size of this house (see Key Figures section).

Wholesale price of a standard 50kg bag of OPC cement (strength class 32.5N)

Ush 32 000 (US\$8.73)



Price of ceramic floor tiling (per sq metre)

Ush 35 000 (US\$9.54)



Price of steel profiled roof sheeting per sq metre

Ush 41 000 (US\$11.18)



Price of roof tiling (per sq metre)

Ush 70 000 (US\$19.09)



Price of cheapest, newly-built house by a private developer in an urban area

Ush 58 million (US\$15 816)



Cautionary notes

This data was collected by Yearbook authors as part of their research. Authors were asked to contact three building material supply stores and ask for the price of the product, and then, based on the responses received, estimate the typical cost of the material. The figures given are therefore not formal averages but informed estimates, based on the canvassing of a handful of suppliers in urban areas.

Property markets

There are three types of ownership: individual, joint and co-existing interests on land, and community ownership.⁵⁶ Tenure includes freehold titles that guarantee ownership in perpetuity, customary ownership on customary land, and Certificates of Occupancy that guarantee tenure the security of a lawful occupant.

The National Land Information System is Uganda's digitised central deeds registry for land tenure and title systems covering land registration, planning and surveys. With only 21% of land in Uganda titled, the number of residential properties with a title deed is unknown. Housing experts estimate this at roughly 300 000 (unverified). Women can also have title deeds in their names.

The number of residential properties in Kampala that are rated for property taxes is also unknown. Studies conducted by the International Growth Center in 2019 showed that Kampala has roughly 350 000 properties (192 500 residential) of which 64% are eligible for tax.⁵⁷ The Kampala Capital City Authority (KCCA)'s digital platform eCite conducts all tax registrations and collections. The tax rate charged per annum is 6% of the rateable value of the property.⁵⁸ The rateable value of a property is the net annual rental value of the property as determined by the Local Government Rating Act.⁵⁹ Tax compliance is low due to weak enforcement measures with local governments resulting in losses in revenue.

The Uganda Bureau of Statistics releases a quarterly report on the Residential Property Price Index (RPPI) for the Greater Kampala Metropolitan Area (GKMA) and surrounding urban areas. This index observes the changes in property prices over a three-month period. For the first quarter of 2022/2023, the RPPI for GKMA was minus 1.3%, an increase from minus 1.5% recorded in the last quarter of 2021/2022, due to property inflation.⁶⁰

Research by Knight Frank shows there is demand for affordable housing in Kampala in the secondary mid-income suburbs of Kira, Najeera, Kulambiro and Naalya, which developers are slowly starting to meet.⁶¹ Average rental prices in these secondary mid-income suburbs range from USh500 – USh1 million (US\$136 – US\$273) for a one-bedroom apartment that carries a market price of USh100 million – USh180 million (US\$27 270 – US\$49 000).⁶² These suburbs, together with those along the Entebbe Road expressway are gaining popularity because they offer a mix of city and country living, housing options and affordable land.⁶³ However, despite this rise in demand most rental agreements are negotiated to values lower than those reflected in the market because they are on the high side.

Policy and legislation

The main pieces of legislation that shape the housing landscape, especially in informal settlements, are the 1995 Constitution of Uganda, the Land Act Cap 227, the Registration of Titles Act Cap 230, The Physical Planning Act together with The National Slum Upgrading Strategy and Action Plan, The National Housing Policy 2016, The National Land Use Policy and The Uganda Mortgages Act (covers foreclosure policy). The Landlord and Tenant Act of 2022 was released to replace the outdated Rent Restriction Act Cap 231 of 1949 and The Distress for Rent Act Cap 76 of 1933.

There are other stakeholders who offer several types of support to the target market. For example, International NGO Habitat for Humanity launched its five-

year Home Equals advocacy campaign in June 2023 which seeks to influence policy change to support the construction of affordable housing globally.⁶⁴ This organisation has a strong foothold in Uganda and is working to ensure that everyone living in informal settlements, including those in Katanga, Kamwokya and Nsooba, has equitable access to adequate housing.

Though Ugandan law permits both male and female children to inherit property, in rural areas customs often hinder female children from inheriting, especially if married as they are perceived to belong to the husband's family.⁶⁵ It is also widespread practice to forcibly remove women from the matrimonial home once the husband/partner dies.⁶⁶ Women in urban areas are more empowered and are more likely to fight evictions using the Constitution (Land Eviction) (Practice) Directions 2021.⁶⁷ Sometimes the Equal Opportunities Commission (established to build a world where everyone is treated with dignity and respect, and where discrimination and inequality are no longer tolerated) might assist.⁶⁸

There is no legislation specifically targeting green building in Uganda, but the Building Control Act of 2013 has guidelines on energy conservation measures such as thermal performance, water and space heating and cooling.⁶⁹ Uganda adheres to international policies such as the New Urban Agenda launched by the United Nations Human Settlements Programme (UN-Habitat), which places emphasis on sustainable cities, urbanisation, and job creation.

The National Physical Development Plan is based on implementing the Uganda Vision 2040 plan and resolve any tensions over an 18-month period.⁷⁰ It should help reduce inequality between economically vibrant urban areas and static or declining peripheral rural areas and positively shift the planning landscape in Uganda.⁷¹

Opportunities

The construction sector is responsible for 40% of global CO₂ emissions released from using traditional construction methods⁷² and yet receives between 2% – 4% of all climate tech investments.⁷³ Uganda does not offer any green finance products,⁷⁴ making this sector an interesting area to explore for investment in affordable sustainable housing projects and an alternative to traditional brick-and-mortar housing.

Incorporating the informal economy into the mortgage lending process would unlock housing finance to a wider market. Rental history can be used as part of the credit assessment to identify risk. If private developers were given an incentive in the form of supply-side subsidies, it would also incentivise developers to supply more affordable housing.

Websites

Bank of Uganda: www.bou.or.ug/bouwebsite/BOU-HOME/
Uganda Bureau of Statistics: www.ubos.org/
Association of Microfinance Institutions Uganda: www.amfiu.org.ug/
Uganda Microfinance Regulatory Authority (UMRA): umra.go.ug/
National Planning Authority of Uganda: <http://www.npa.go.ug/>
Easy Housing: www.easyhousing.org

Availability of data on housing finance

Data on housing finance is publicly available and is easily accessible online from government websites such as Uganda Bureau of Statistics (UBS) and Bank of Uganda (BOU). UBS has a range of information such as household surveys, employment statistics and the latest property indices. BOU provides data on the number of registered banks, interest rates and the latest monetary policy statement. Ministry websites such as the Ministry of Finance, Planning and Economic Development release monthly Performance of the Economy Reports.

However, data on housing is scarce. There is no publicly available information from the deed's office on the number of properties with title deeds or the number of dwellings constructed each year. It is possible to work backwards with the list of occupational permits issued in a year, but these are not directly related to the number of dwellings constructed because some properties might have a permit from a previous year, or some properties might still be waiting for their permit.

Examples of innovation: Easy Housing Concepts Uganda Limited

Easy Housing is a circular and climate-resilient building technology that uses sustainably sourced timber and biobased materials to create affordable housing in a matter of weeks. The homes are prefabricated in an Entebbe workshop before assembly onsite. The timber is treated for termites and fire hazards. The homes are single storey dwellings for families in the affordable housing market, ranging in size from one-bedroom 32m² homes costing US\$26 million (US\$7 100) to three-bedroom, 60m² at US\$45.4million (US\$12 300).

Easy Housing has completed projects in Kampala and West Nile, and is scaling up production, building homes in Entebbe and Kampala in Q3-Q4 of 2023. (The social enterprise also operates in Ghana, Mozambique, and Tanzania). It plans to sell carbon credits to offset and mitigate CO₂ emissions into the atmosphere, which will reduce unit prices.

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