



**HOUSING FINANCE FORUM:  
Uganda, July 11-12, 2018**

**Expanding Access to Affordable  
and Adequate Housing in  
Sub-Saharan Africa**





# Market drivers/levers to support the expansion of HMF portfolios



A presentation by Dorothy Baziwe



**Shelter and  
settlements  
Alternatives**

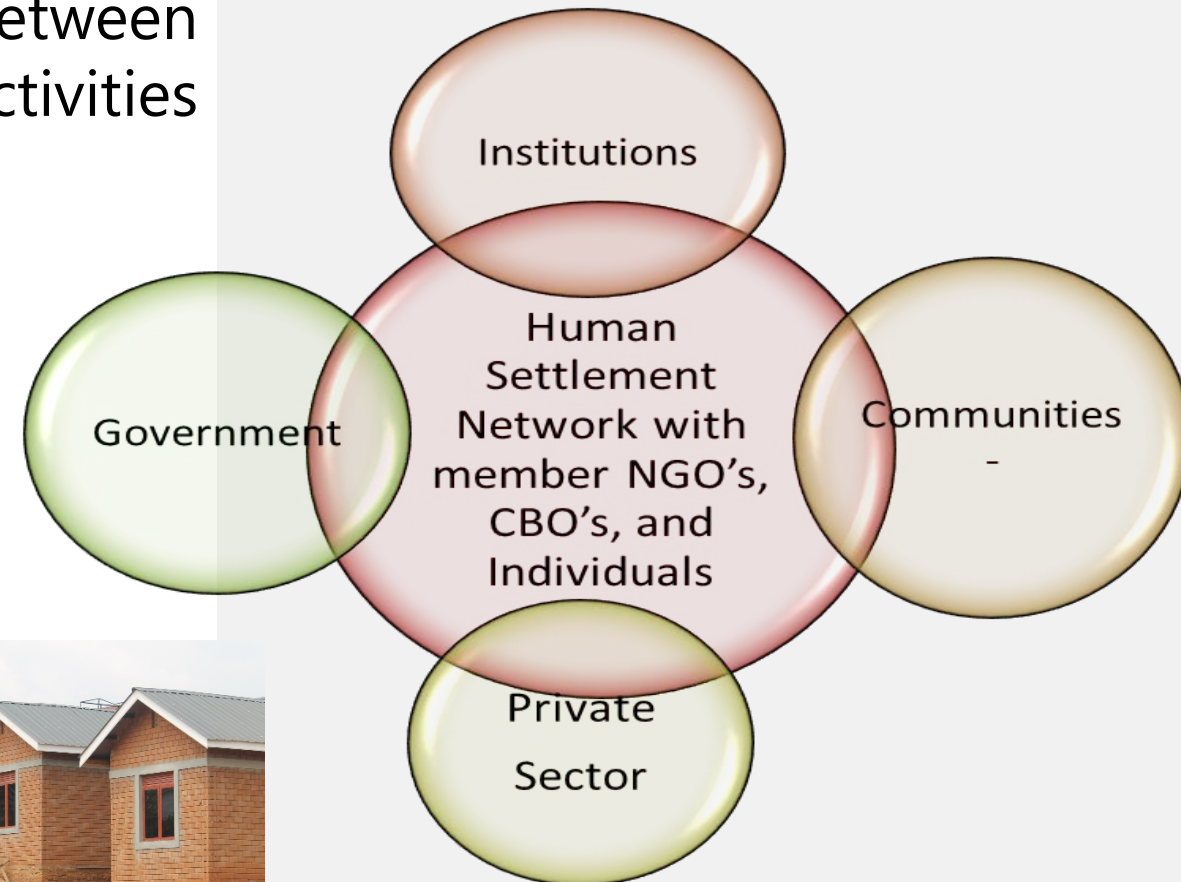
**Uganda Human  
Settlements  
Network**

# SHELTER AND SETTLEMENTS ALTERNATIVES: UGANDA HUMAN SETTLEMENTS NETWORK

SSA: UHSNET is a national membership based organization promoting adequate human settlements through joint action and partnerships between various actors at different levels. Our core activities include:

- Advocacy and lobbying
- Community empowerment and networking
- Research and demonstration
- Information sharing
- Consultancy

## HOW WE WORK



# UGANDA IN CONTEXT

- Uganda's economy has grown at a slower pace
- Housing back log of 2.4 million units in Uganda
- Policies, and regulatory frameworks facilitating access to housing microfinance
- Sources of finances for housing development



# UGANDA IN CONTEXT

- Access to housing finance focused on formal and unaffordable products limiting ease of access
- Interconnectivity of informal and formal land institutions to secure tenure
- Housing development largely incremental in nature
- Housing construction materials are greatly limited



# STRATEGIES TO ENABLE HMF TO GROW FURTHER

- Harmonizing the policy and regulatory frameworks
- Security of tenure reforms: interacting with formal and informal institutions of land
- Rethink housing microfinance products capitalizing on innovation and partnerships
- Detailed risk management to unlock unproductive capital



# Thank you!

