



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

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





Terwilliger Center for
Innovation in Shelter



***“THE IMPACT OF AFFORDABLE
HOUSING FINANCE TO IMPROVE
QUALITY OF LIFE OF LOW INCOME
FAMILIES”***



Alignment with **social mission**

90%

List **social impact** as a key motive for housing microfinance product

72%

List **improved quality of life** as expected primary social impact

56%

List **respond to demand from loyal clients** as a key motive

75-73%

Offer housing microfinance products **to new clients**

39%

Driven by pursuit of **new market/clientele base**

40%

List **portfolio diversification** as a key motive

64%

Attribute expected financial return to **interest rate margins**

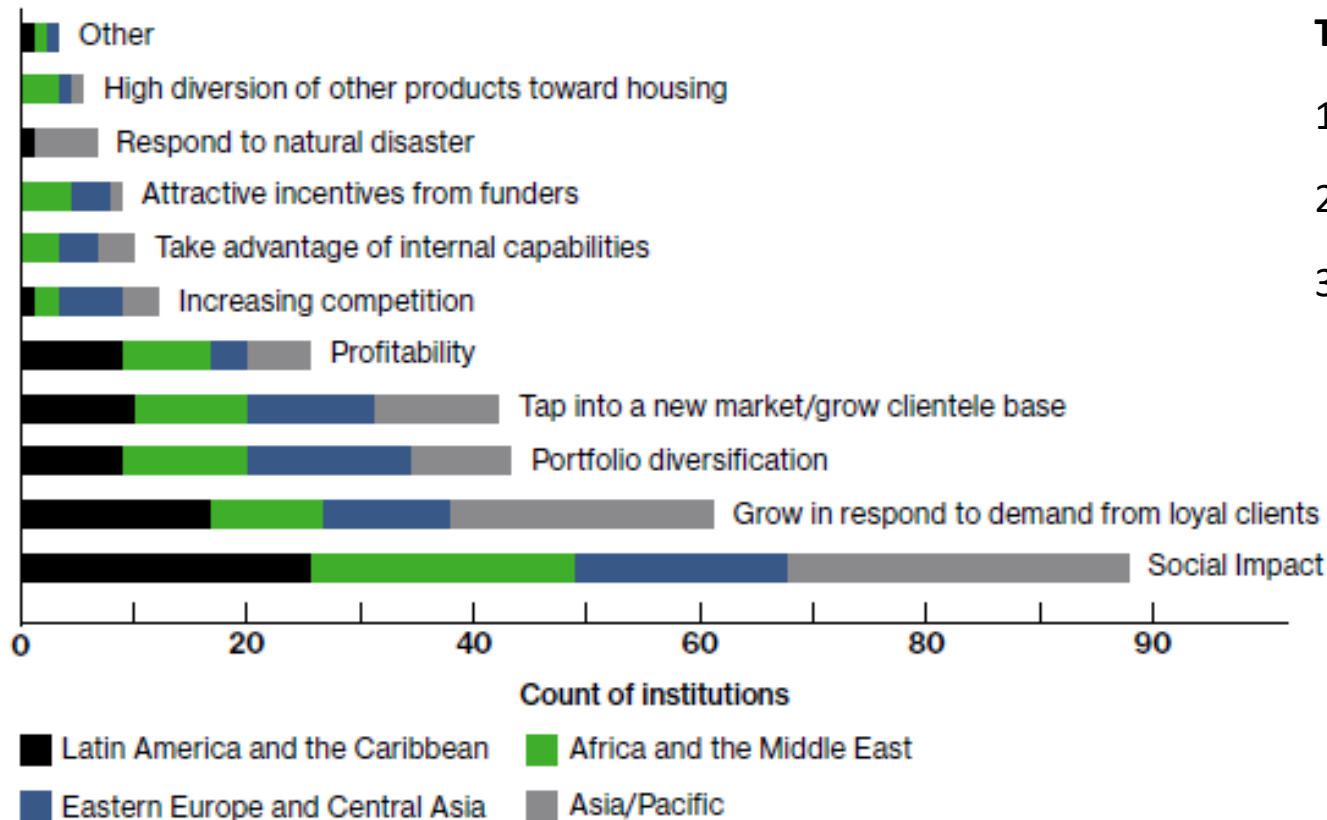
8%

Motivated by **attractive incentives from funders**

Alignment with **business strategy**



Top three reasons for offering housing microfinance



Top Three Motives

1. Social Impact
2. Client retention
3. Portfolio diversification



Top three reasons for offering housing microfinance (by legal entity)



*Note: responses from corporate banks, housing finance companies, joint stock companies, and micro deposit organizations have been excluded.



- What could be two indicators to be tracked by Financial Service providers, specific to housing to help them meet their social goals?

