



# UGANDA HOUSING SYMPOSIUM



**Mind the gap-  
Leave no one or  
Place behind**



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# Executive Summary



For 40 years, Habitat for Humanity Uganda (HFHU) has been providing shelter for vulnerable communities to build their strength, stability, and self-reliance. About 7.3 million households in Uganda occupy 6.2 million units with an average household size of 4.6 persons. It should be noted that the national occupancy density is estimated at 1.1 households per housing unit.

Uganda has a deficit of 2.4 million housing units; of this, about 210,000 units are in urban areas and 1.395 million in rural areas. About 900,000 housing units are below standard. In a year, about 40,000 housing units are constructed in rural areas and 20,000 in urban areas but the need for new housing is estimated at 200,000 housing units of which 135,000 are in rural and 65,000 in urban areas.

Habitat for Humanity Uganda has contributed to this housing deficit through its four tailored programming approaches including;

- i) Vulnerable Group Housing,**
- ii) Provision of Housing Finance,**
- iii) Market Based Technical Assistance, and the**
- iv) Urbanization Program that gives support to local governments.**

With the start of 2022-2027, Habitat for Humanity Uganda will focus on four strategic areas which include;

- i) Habitability,**
- ii) Affordability,**
- iii) Basic services and**
- iv) Security of Tenure.**

The Vulnerable Group housing program has over the last 40 years supported more than 10,000 vulnerable rural families with social housing that includes a VIP latrine and shower stall, enabling about 60,000 people to have a place they call home.

The Housing Finance programme has supported low-income households with home improvement loans with more than 30,000 families in Uganda benefitting from this programme. Additionally, Habitat for Humanity Uganda has built and improved over 200,000 houses transforming the lives of over 1.5M Ugandans in the country.

# Overview of the Uganda Housing Symposium



The Uganda Housing Symposium provided an opportunity for Habitat for Humanity Uganda (HFHU) to celebrate this journey of home provision with critical partners, stakeholders and beneficiaries. The symposium was based on this year's World Habitat Day theme: Mind the gap- leave no one or place behind. It also sought to engage in discussions towards innovation for affordable and inclusive housing solutions for all.



This Uganda Housing Symposium seeks to showcase housing challenges, mitigation strategies, and innovations needed to enable the transformation of Uganda's housing sector."

The following agenda will be able to help us achieve our goal:

## 1. Reaffirming the commitment

Habitat for Humanity Uganda's strategy (2022-2027) complements the government's efforts in realizing Uganda's Vision 2040, National Development Plan III, Sustainable Development Agenda, and the National Housing Policy 2016. By 2025, Habitat for Humanity Uganda projects to serve over 10,000 vulnerable families although Uganda's widening housing deficit is estimated at 2.4 million housing units.

## 2. Building partnerships and the resource base

Habitat for Humanity Uganda has always thrived through collaborations and partnerships with families, volunteers, public and private sector partners, civil society organizations, and governments. To mark the 40th anniversary, Habitat for Humanity Uganda requires the support of all stakeholders to achieve its goal to build 40 new houses for vulnerable families making Uganda a place where everyone has a decent place to live.

## 3. Our commitments moving forward

A decent home is the first step in a family's journey out of poverty. A home and the community that surrounds it should be a source of solace, strength, stability, and self-reliance. However, access to adequate housing is still a big challenge in Uganda. It is estimated that more than 12 million Ugandans lack a safe place to call home.

The COVID-19 pandemic, conflict, and climate have also exacerbated the problem as it forced more people into severe poverty thus deepening the housing crisis. Therefore, now more than ever, there is a need to support the expansion of housing both as policy and practice.

Habitat for Humanity Uganda believes that no one lives in dignity until everyone can live in dignity. Everyone has something to contribute and something to gain from creating communities where everyone has a decent and affordable place to live.

# Symposium Attendance

Hosted in partnership with the Ministry of Lands Housing and Urban Development and other partner organizations and institutions, the event was well-attended by development partners, private for-profit, companies, academia, civil society organizations, housing enablers, policymakers, and building materials service providers.

## Participating Partners

- Africa Housing Forum
- AFROPLAST
- Airtel the smartphone network
- Alarm Group
- BBS Television
- Brookside dairy ltd
- Buganda Kingdom
- Centenary bank
- CIPLA
- Crestanks
- Cornerstone design & engineering ltd
- Credo ltd
- East African Roofing systems
- Hariss International ltd
- Hima Cement
- Housing Finance Bank
- Kabojja International School Kampala
- KCCA
- Kinyara sugar
- Madhvani group
- Ministry of Lands, Housing and Urban development
- Movit
- MTN
- Mukwano
- Nation Media Group
- National Housing
- NICE house of plastics
- Nile Breweries
- NTV Uganda
- Pembe
- PLASCON
- Pride Microfinance
- Rainbow International School
- Riham
- Ruparelia group
- T40 - Technology for Tomorrow
- The Indian Association of Uganda
- Total Energies
- Tooro Kingdom
- Toyota
- SSA – Shelter and Settlements
- UGACOF
- Uganda Breweries ltd
- Uganda Housing Cooperation
- Vivo Energy
- Yalda Uganda



# Welcoming Remarks from the National Director Habitat for Humanity Uganda at the Uganda Housing Symposium



Mr. Robert Otim



No one can live decently until everyone can live decently.

It gives me great pleasure and honor to welcome you all to the first ever annual Uganda Housing Symposium themed “affordable and inclusive housing solutions for all.”

Habitat for Humanity Uganda has partnered with the Ministry of Lands, Housing and Urban Development and other partner organizations and institutions to host the first Uganda Housing Symposium.

Since inception in Uganda in 1982, Habitat for Humanity Uganda has been dedicated to eliminating poverty housing through empowering the most vulnerable communities in Uganda to overcome the chronic lack of decent housing. Our vision is a Uganda where everyone has a decent place to live and thrive.

At Habitat for Humanity, we believe that no one can live decently until everyone can live decently. We also believe that a decent home is a foundation for breaking the cycle of poverty, a cornerstone for public health, a springboard for delivery of SDGs and NDP III, a catalyst and driver for economic recovery.

Today, in partnership with various stakeholders we are celebrating 40 years in Uganda. Having built and improved over 200,000 new homes impacting over 1.5 million Ugandans. We are glad to be celebrating these milestones in a special way together through 4 important transformational initiatives:

1. Uganda Housing Symposium: Habitat is committed to continue working with the Ministry of Lands Housing and Urban Development and various stakeholders to convene the annual housing symposium in Uganda. We hope that this maiden housing symposium will provide us with lessons to improve the subsequent convenings as part of an annual World Habitat Week.

2. Impact 2027 Strategic Plan: Habitat for Humanity is happy to recommit our mission in the country through a new strategic plan (Impact 2027). Impact 2027 prioritizes habitability, affordability, basic services and land tenure security. Together with the Government of Uganda and our partners, we will continue to cause impact at community, sector and society levels. Communities will be at the center of our work; all our interventions will focus on the key drivers of housing deficit; we will seek to deepen our understanding of the Uganda housing ecosystem as we strive to systematically connect our work to the broader sector changes and priorities.

3. Fundraising for 40 new homes: Together with our partners, together with you all, we would like to celebrate 40 years of service by building 40 new homes for the less privileged families across the country. These houses cost 25 million depending on location and technology used. Please project the cost breakdown of a house and a picture of one of these houses.

Please join me in appreciating the Rotary Fraternity of Bunyoro who have already partnered with Habitat for Humanity to build a home for the beautiful conjoined twins who were successfully operated in Mulago Hospital. This house is among the 40 new homes that we would like to build as part of Habitat's 40th anniversary in Uganda.

4. Climate Resilient Housing Technologies: Habitat for Humanity in collaboration with our partners Technology for Tomorrow (T4T) and Earth Enable have developed affordable housing solutions for the rural and urban settlements. The rural house goes for between 18-20M while the urban model goes for 35-40M depending on the location and needs of the household.

I thank all guests that have taken time to attend this first Uganda Housing Symposium and members of the press for creating awareness around the importance of the housing sector. I welcome you and wish you good deliberations.

# Remarks on World Habitat Day



## Evelyn Ajambo, Representative, UN-Habitat Under the delegation of the Regional Director Mr. Omar Sylla.

More immediate action and greater investment are required to provide affordable housing to all, in addition to the electricity, transportation, water, and basic services required for a home and, cities and local governments play a key role in responding to these crises.

Therefore, more immediate action and greater investment are required to provide affordable housing to all, in addition to the electricity, transportation, water, and basic services required for a home and, cities and local governments play a key role in responding to these crises.

When city managers have the right tools, they can close the gap between the haves and have-nots, resulting in inclusive, resilient human settlements while also planning for the future. Following the theme of World Habitat Day on October 3rd, 2022, "Mind the Gap, Leave No One Behind," is an excellent opportunity to raise awareness about the interventions that inspire all of us to take immediate action.

Individuals, communities, leaders, and everyone can help achieve decent housing for all, and local action is the best way to accelerate the implementation of sustainable development goals. As a result, we must act now to make our cities more inclusive, so that no one or place is left behind.

### Achievements of the UN-Habitat and MLHUD partnership

The UN-Habitat and the global land tool network started its partnership with the government of Uganda through the MLHUD in 2013 after the adoption of the National Land Policy and below are the achievements from the partnerships:

- Improved livelihoods of the urban poor and urban land interventions through various projects.
- Supported the development and implementation of gender-sensitive fit for purpose and tools for approaches to improving land security, housing, and planning.
- The partnership has continued to review the implementation of the land laws, housing, planning laws, and regulations.
- UN-Habitat and the global learning tool network remain committed to scaling up these interventions for better housing, tenure security, and planned environment in collaboration with the government of Uganda and all other partners.

Finally, UN-Habitat recognizes that the world is changing and people's needs are dynamic, so there should be a continuous revision of policies, laws, and programs, as well as strengthening and reforming institutions to respond to these needs appropriately.

I would like to appreciate Habitat for Humanity (HFHU) for organizing the symposium and all the partners who worked hard to ensure a successful event, and the great achievements over the past 40 years. We acknowledged the work of the many organizations working in the land and urban development sector in collaboration with the government and local communities.

Over 1 billion people worldwide live in overcrowded settlements with inadequate housing, which is exacerbated by rapid and unplanned urbanization. According to the UN-Habitat Cities report, "...More than 163 million newly poor people live in cities and urban areas that are unplanned, resulting in income loss, a lack of decent housing, and an inability to afford basic services."

# Why the Uganda Housing Symposium



## Architect Norman Ajiri, Vice Chair of the Board of Directors

An important action point for the Hon. Minister will be to appoint a national symposium leadership and advisory group to continue to coordinate this annual event, ensuring that no one and no place is left behind.

of about 48 million people thereby raising the housing deficit to more than 3 million. Housing supply in the country is not adequate enough to meet the growing gap.

Since 1982, Habitat for Humanity Uganda (HFHU), working together with various partners including Government, beneficiary communities, volunteers, the private sector and civil society, has endeavored to contribute towards mitigating the housing deficit in Uganda, through its four tailored programming approaches;

- a. vulnerable group housing,
- b. provision of housing finance, through retail and wholesale lending
- c. market-based technical assistance, and
- d. the urbanization program that supports local governments.

HFHU recognizes the efforts of Government through you, Hon Minister, in taking various steps towards addressing the housing challenge in Uganda. We also appreciate the working partnerships we have developed with the local governments in the districts where we work. We particularly appreciate the Kingdom of Buganda, the Kingdom of Tooro and Rotary Uganda for actively participating in the Decent Living Campaign. We thank Housing Finance Bank, Centenary Bank and other financial institutions for the efforts made to extend financial services to the lower income categories of our society. We would like to broaden the partnerships needed to collectively deal with this national challenge.

Our National Vision is to transform from a peasantry-based society into a modern, self-sustaining, industrialized, competitive upper middle-income and prosperous country, by 2040 (that is only eighteen years away from now). The vision recognizes the importance of decent housing to the well-being of Ugandan citizens and national socio-economic development.

The Uganda Housing Symposium, is therefore expected to become an annual convening of key stakeholders in the housing sector, including development partners, private companies, the academia, professional bodies, civil society organizations, housing enablers, policymakers, and building materials service providers to take a critical look at the housing situation in Uganda. In so doing, the symposium will highlight the key challenges facing the sector, showcase mitigation strategies that have been used so far and explore required innovations for advancing the sector. It will bring together likeminded actors to discuss and create solutions that resonate with the majority of Ugandans.

I therefore appeal to the wider sector to embrace the Uganda Housing Symposium. It will be an important action point to designate a national symposium leadership and advisory group that will continue to coordinate this annual event. In so doing, we will together ensure that 'no one and no place is left behind'.

It is my pleasure to welcome you all to this first-ever Uganda Housing Symposium. On Monday this week, the 3rd October 2022, Uganda joined the World to mark 'the World Habitat Day' under the theme 'Mind the gap. Leave no one or place behind.'

The African Continent has continued to urbanize rapidly at a rate of almost 4% per annum and it is projected that 350 million new urban dwellers will be added to its urban areas, by 2030. The UN's New Urban Agenda therefore called for strategic innovations in urban design, city building and governance, with a particular emphasis on integrated affordable housing, while minimizing of urban sprawl.

As we mark 'the World Habitat Day', we acknowledge that access to adequate housing remains a big challenge in Uganda, characterized by inadequacy in terms of quantity and quality, in both rural and urban areas. Our current housing deficit is about 2.4 million units. Owning a house is a far dream for most vulnerable persons in Uganda and even so, over 67% of Ugandans live in substandard housing. As the country's population continues to grow, the need for housing units also goes up. By the end of this year, Uganda will have a population

# Official Opening of the Uganda Housing Symposium



## Hon. Judith Nabakooba, GOU Minister of Lands, Housing and Urban Development (MLHUD)

employment, home based enterprises, tax compliance, health and education outcomes. However, Uganda is currently faced with an acute housing deficit of about 2.4 million housing units compounded by the annual deficit of 284,000 arising from average annual urban and rural demand for housing which is 150,000 and 194,000 against annual supply of 60,000 units only. The few supplied are largely informal and the formal ones are exclusively for the high-income residents.

The Uganda housing deficit is a function of supply constraints and there is limited effective demand for formally constructed housing units due to their costs. Consequently, the majority who cannot afford formal housing are pushed into slums thus increasing population densities in urban areas. This leads to loss of revenue, unemployment, violent crime, disease, urban political strife, and poor educational outcomes for children living in poor and inadequate housing conditions.

### Cost drivers for housing in Uganda

- Land
- Construction costs
- Property tax
- Financial costs

### Mitigation measures to address the issue of affordability

- Establishment of secondary mortgage markets through mortgage financing companies
- Promotion of self-building and public provision of housing through social housing schemes
- Gender inclusion i.e. training the youth to be part of the process by providing labour
- Engage multiple stakeholders through public-private partnerships
- Strengthen public-private partnerships
- Financing through financial institutions and co-operations
- Redesigning affordable housing packages that can attract low-income earners
- Upgrade slums through investments in high-rise buildings in an organized manner thus creating an organized settlement

### Government interventions

- Land acquisition and land tenure: Government plans to survey and register all public land and land under customary tenure
- Establish a land bank to build a stock of land from excess land holdings



The provision of affordable housing is a product of good planning, regulation and effective coordination between the public and private sector activities involving land infrastructure and construction.

The Minister congratulated HFHU on reaching the 40-year mark acknowledging that the symposium is timely, given that the Ministry of Lands, Housing and Urban Development has developed multiple strategies to address the housing challenges and there are several engagements at the cabinet level, and with the National Planning Authority.

The Ministry of Lands, Housing and Urban Development (MHLUD), however, is still grappling with the issue of houses for the poor, and with the high rate of urbanization the supply of housing rate remains too low, therefore, it is important for all stakeholders to work to address the deficit.

Affordable housing is a key component for socio-economic development and is already anchored in Uganda's National Development Plan with the housing construction and rental sector activity jointly contributing 11% of national GDP i.e. 12 trillion of Uganda's GDP.

She noted that affordable housing stimulates and sustains

- Establish a legal and institutional framework to regulate, guide, and promote the real estate
- Institute and disseminate enforceable policies and legal instruments to guide and set standards for land valuation
- Make it mandatory for land acquisition transactions to go through bank accounts to address the land value distortion effects of corruption and money laundering
- Review property tax policies to encourage the development of land for housing especially low-cost housing that are affordable for people
- Create pension pact housing loan facilities to give effect to the provisions of the Uganda Retirement Benefits Act 2011
- Undertake a policy reversal for Housing finance bank be able

to develop flexible products that serve low-income citizens

- Establish mortgage refinancing to address unfavorable terms of banks
- Extend incentives to investors in this sector e.g. provide land to people manufacturing construction materials in exchange for cheaper materials

In conclusion, the provision of affordable housing is a product of planning, regulation and coordination between the public and private sector activities involving land infrastructure and construction. We should use the value chain approach which provides a holistic assessment of all the major components of the housing eco system.



# Remarks from Key note Speaker



“A home is more than just four walls with a roof. Homes are about human dignity; homes are where the hopes and dreams of young children are incubated and are about the sustainability of our communities and societies at large.

## Mr. Maurice Makoloo – Africa Area Office Vice President, Habitat for Humanity International (HFHI)

**M**r. Makoloo expressed his gratitude to the government of Uganda through the Ministry of Lands, Housing and Urban Development (MLHUD) and other partners for their commitment to addressing the challenges of delivering affordable housing across Uganda for the last forty years emphasizing that theme for the World Habitat day reminds us that the protection of human rights to housing should always be a priority.

He also congratulated the Habitat for Humanity Uganda (HFHU) fraternity upon the milestones achieved over the past 40 years –HFHU in partnership with various stakeholders has improved and rehabilitated over 200,000 houses and supported over 2,000 youth to acquire vocational skills transforming the lives of more than 1.5m Ugandans.

The symposium marks a major milestone in Uganda’s drive towards decent and affordable housing for all and this kind of collaboration is a key step to realizing this shared vision. He noted that the symposium came at a time when countries globally are experiencing high demand for affordable housing, particularly in Africa citing the UN-Habitat report that “...about 691 million people in sub-Saharan Africa will need housing by 2030.”

Currently, 238 million people in sub-Saharan Africa are living in informal settlements without basic services and their rights to land are not guaranteed.

We live in an era of abundance of technology, experiences, innovations, skillsets, however, access to formal housing in Africa is a costly and cumbersome exercise stifled by regulatory frameworks, household inability to access mortgage loans, and a backlog in infrastructure development.

Therefore, everyone should approach the challenges with a mindset of abundance rather than scarcity and be innovative in offering solutions that increase housing supply while making the cost affordable. The symposium should continue highlighting the challenges faced by Uganda as a country and present solutions from a range of stakeholders including the youth, private sector, and civil society organizations.

# Financing Affordable Housing



## Mr. Micheal Mugabi – Managing Director Housing Finance Bank

**M**r. Mugabi provided an overview of Housing Finance bank as an indigenous homegrown bank whose purpose is to enable every Ugandan to have a place, they call home. It was incorporated in 1967 as the Housing Finance Company of Uganda with the mandate of offering mortgage finance across the country.

- Obtained a Tier 1 commercial banking license in 2007 to offer full-suite banking services as Housing Finance Bank Ltd under Bank of Uganda's supervision
- More than 50 years of experience in mortgage financing & the best bank at mortgage structuring
- We are all cognizant of the housing deficit but we should institutionalize solutions that will help us close the gap

He defined sustainable housing as a basic social condition that determines the quality of life and welfare. Housing consumes large amounts of natural resource i.e. land, water, energy and building materials.

How sustainable housing works:

- Clean energy
- Affordability
- Recyclable system
- Eco-friendly
- Waste water treatment and reuse

The environment, social and cultural sustainability of housing:

- Construction and its impact on the natural resources - water, energy
- Residential activities i.e. pollution, carbon emission, waste and damage to mother nature.
- Basic need of housing
- Affordability of quality housing.
- Development of human and social capital.



More than 50 years of  
experience in mortgage  
financing & the best bank  
at mortgage structuring

# Role of Cultural Leaders in the Decent Living Campaign



**Owek. Robert Waggwa. Chairperson Hfhu Fundraising and Partnerships Board Committee/2nd Deputy Katikiro Buganda Kingdom.**

Amaka Amalungi, akaalo amatendo.” (A good home makes a good village)

**B**uganda Kingdom is about 1,000 years old and outlines three key issues of significance: the preservation, promotion, and development of culture and heritage. The transformation of the social and economic aspirations of the people of Buganda comprising more than 12 million people.

Context of the cultural approach to Buganda’s partnership with HFHU

- Poverty levels: These have informed HFHU’s support to the communities that are least developed in the country.
- The prevalence of HIV/AIDS in the country is high in Buganda creating vulnerable homes.
- The level of urbanization: About 75% of the economy of Uganda is within the kingdom of Buganda.

In 2019, Buganda launched the building of a house in Busiro which was handed over to Hajji Abdu Ssentongo by the Kabaka, after being selected as a beneficiary, initiating the start of the partnership. In spite of the challenges ensuing from the Covid-19 pandemic key results were achieved as follows:

YEAR	NO. OF HOUSES BUILT
2019	1
2020	2
2021	2
2022	7

## Implementation program

- Identification of beneficiaries through engagements with village chiefs and HFHU staff
- Mobilize resources from the kingdom and kingdom partners to deliver the homes
- Skill households to enhance sustainability as they are able to earn a living

## Future plans

- Build at least 25-50 homes annually within the kingdom for the most vulnerable, particularly in the slums
- Work with financial institutions and other people in the diaspora to support the programme
- Offer housing services and tenure security
- Joint financing mortgages for middle-income earners
- Strengthen country-level mobilization where at least 3-5 sub-counties contribute at least one house annually
- Attract other cultural institutions to join the campaign

The effective implementation of the plans will be aided by a model in which participation in resource mobilization is cascaded down to village chiefs in order to deliver 25-50 houses to the less fortunate in the communities each year.

Continuous collaboration with other cultural leaders to address the housing deficit, ensuring that everyone has a decent place to live.

According to their campaign, “Amaka amalungi, akaalo amatendo” being resourceful will help to create decent homes for many.

# Closing Remarks



## Hon. Namuganza Persis, Minister of State for Housing and Member of Parliament - Namutumba District

**H**on. Namuganza explained that the strategic goal for the National Housing symposium is to provide a platform for showcasing innovations that support access to decent, affordable and inclusive housing while addressing issues of affordability –which is a global challenge.

She also expressed hope that the symposium discussions will strengthen the implementation of policies and practical solutions to affordable housing in partnership with the government through the National Development Plan III which aims at increasing access to safe decent and affordable housing in Uganda, thus accelerating the achievement of the African Union Agenda 2063 and the United Nations Sustainable Development goals.

Issues to consider while addressing the affordability challenge

- Social inclusion
- Partnerships with government to reduce the costs of production particularly the construction materials
- Urban poverty and inequality
- The impact of housing construction on the environment and climate
- Ecological footprint of the housing construction industry
- Conserve green technology in the construction sector through the use of alternative lighting, solar energy, rainwater harvesting, and use of ecological sanitation, especially in the slums

Government's interventions in addressing the challenges

- The National Fiscal Plan was passed by parliament and a National Fiscal Planning board was constituted to address the prevailing issues
- Developed new designs for community houses in rural areas

Finally, she urged to all stakeholders to partner with the government to bring the cost of housing to the lowest so that Ugandans can be provided with decent accommodation. She also noted that the President would love to meet all stakeholders in the housing sector to discuss issues around affordability and offered an opportunity to connect HFHU for a meeting with the President.



she urged to all stakeholders to partner with the government to bring the cost of housing to the lowest so that Ugandans can be provided with decent accommodation.

# Key action points to address The housing deficit

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- **Convene the National Housing symposium annually to discuss approaches for addressing the housing deficit in the country. The MLHUD should designate an advisory committee to manage this process.**
- **Continuous review of the policies, laws, and programs thus addressing the deficit**
- **Gender inclusion, the youth and communities to participate in the provision of better housing.**
- **Redesigning affordable housing packages that can conserve the environment**
- **Adopt the use of construction materials that are eco-friendly**
- **Build partnerships with government entities and stakeholders**
- **Advocate for affordable housing financing**





# GRAND MOTHER WHO LOST HOUSE TO RAIN NOW HAS A PLACE TO RAISE HER ORPHAN GRANDCHILDREN



Portrait photo of Josephine Nabwegamwa in front of her home in Luwala Village, Mawokota North Constituency, Mpigi District.

**A**fternoons in the home of 76-year-old Josephine Nabwegamwa are designated for home work and revision studies. Although she has no formal academic papers, her church reading, writing and arithmetic lessons come in handy when assisting her two grandchildren with their studies.

Vincent, 12 and Gonzaga 10 are in top class and middle class respectively. Since the death of their father in 2017, they have been living with their grandmother in Luwala Village, Mpigi District.

“These children are the only living representation of my late son. When he died, their mother abandoned them and has not contacted me ever since. Even though I am a poor woman, I vowed to raise and protect them with the little I have,” she narrates.

Old as she is, Josephine toils every day on a small-scale garden where she grows bananas, sweet potatoes and other crops to sustain herself and the two children. They missed school due to lack of school fees and she has tried her best to home

school them.

However, tragedy befell the family in 2018, when their home was brought down by heavy rain, leaving them homeless.

“My house at the time wasn’t strong, it was built using mud, reeds, iron sheets, and had many cracks. We had no money to renovate or build another one. Between the shock and confusion, I had no idea what to do next,” she says.

In the spirit of good neighborhood, Nakazibwe Margaret took Josephine and the children in while well-wishers did all they could to salvage materials from the collapsed house and set up a temporary structure for the family.

The replacement house was a mud and wattle hut roofed with iron sheets. And just a few months in, the structure began to leak, crack and wiggle. Another disaster waiting to happen.

The family’s plight was rightfully recognized by local leaders from the Kingdom of Buganda who were working

hand in hand with Habitat for Humanity Uganda (HFHU), an NGO dedicated to eliminating poverty housing in Uganda. HFHU empowers the most vulnerable communities in Uganda to overcome the chronic lack of decent and affordable housing.

Though the office of the Kabaka’s representative in Mawokota County (Sazza), officials from the Kingdom and Habitat for Humanity Uganda (HFHU) visited the family and after thorough assessments offered to construct for them a new 4 room house with a 3000-liter water tank, a bathroom and a pit latrine.

“When I heard that HFHU and Buganda Kingdom were going to construct for me a house, I was overcome with tears of joy, fell on my knees and thanked God for blessing me with this miracle. It took them only 3 months to construct the house, and by October 2021 they officially handed it to us,” Josephine narrates.

To add to the surprise, the Kattikiro (Prime Minister) of Buganda, Owek.

Charles Peter Mayiga attended the handover ceremony as the chief guest. A gesture that symbolizes that the Kabaka, and the Kingdom at large cares about its subjects, regardless of their social status, she says.

Today the family sleeps safe and sound, devoid of worries that their house could collapse around them. The spacious living room doubles as a home classroom for the children who have since started attending formal nursery education. With the help of well-wishers and relatives, Josephine is narrowly able to raise their school fees but is afraid that her inability to continue farming may result in their dropping out.

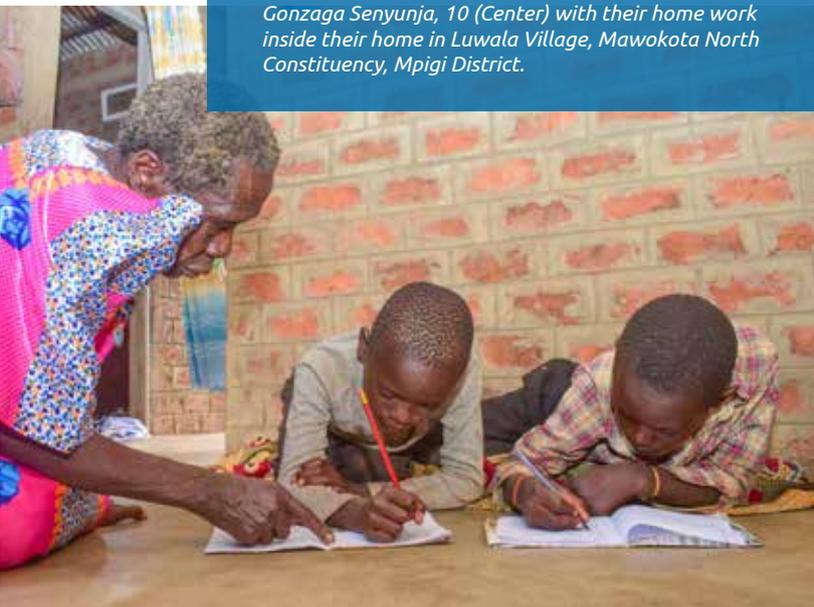
Since 1982, when HFHU was established in Uganda, the NGO

has built, improved and rehabilitated over 200,000 houses and supported over 2,000 youth to acquire vocational skills, transforming the lives of over 1.5million people.

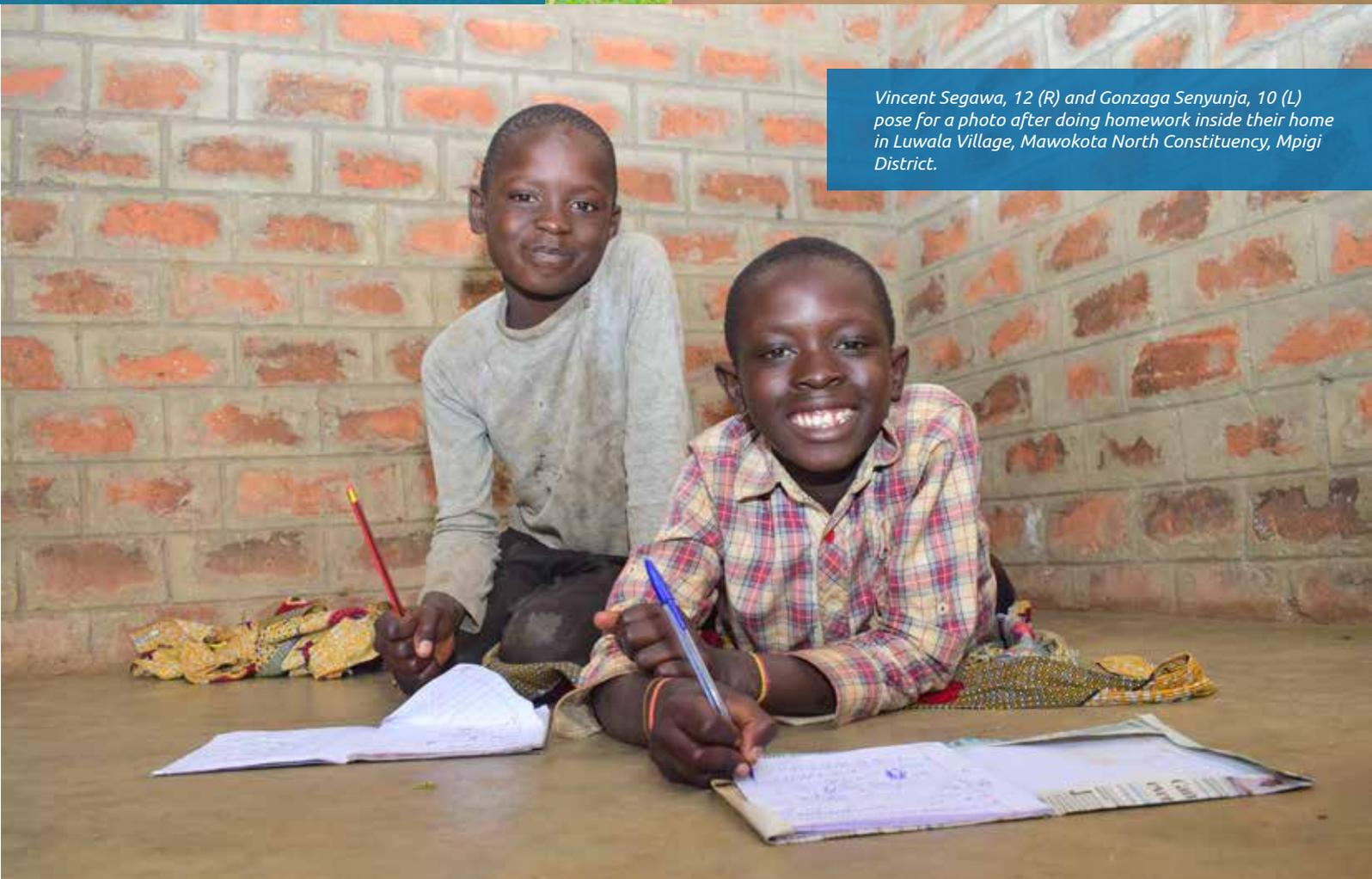
However, according to the Ministry of Lands Housing and Urban Development, Uganda still has a housing deficit of 2.4 million units and rising. This translates to 200,000 housing units per year, but only 70,000 are being built.



*Josephine Nabwegamwa (Center) poses for a photo with her grandsons, Vincent Segawa, 12 (Extreme R) and Gonzaga Senyunja, 10 (Extreme Left) in front of their home in Luwala Village, Mawokota North Constituency, Mpigi District.*



*Josephine Nabwegamwa (L) helping out her grandsons, Vincent Segawa, 12 (Extreme Right) and Gonzaga Senyunja, 10 (Center) with their home work inside their home in Luwala Village, Mawokota North Constituency, Mpigi District.*



*Vincent Segawa, 12 (R) and Gonzaga Senyunja, 10 (L) pose for a photo after doing homework inside their home in Luwala Village, Mawokota North Constituency, Mpigi District.*

# I NO LONGER WORRY WHEN IT RAINS, THANKS TO HFHU – IKILAI



*Ikilai Rose poses for a portrait photo in front of her home in Omatenga Omatenga Village, Kumi Sub County, Kumi District*

**A**s a peasant farmer in Omatenga village in Kumi District, Ikilai Rose's relationship with the rain has been bitter sweet for nearly 10 years. On one hand she needed the rain for her crops to grow but on the other, the dilapidated state of her grass-thatched mud and wattle hut was cause for agony.

"Together with my children, we had to endure sleeping in a cold and leaking house. Sometimes the wind would take the roof off and I had no money to get it properly renovated. We often had to sleep on wet mattresses," she narrates.

Disabled by polio and a single mother of 5, the 50-year old's only source of income was working as a field help in various gardens around the village, leaving her with little to no money to improve her living situation.

To add salt to injury, the family's lack of access to clean water often saw them suffer from typhoid, malaria and a host of other diseases. She often wondered what wrong she had done to deserve

such an ordeal.

"I prayed constantly for relief from the toughest time of my life. And my faith was rewarded with a number of miracles, but none bigger than that of Habitat for Humanity. It was always my biggest request to God that He grants me a decent place to live with my family," she says.

With the help of the Omatenga chairperson LC 1, the family was identified, assessed and rightfully qualified to be assisted in acquiring a new home by Habitat for Humanity Uganda (HFHU), an NGO dedicated to eliminating poverty housing in Uganda. HFHU empowers the most vulnerable communities in Uganda to overcome the chronic lack of decent and affordable housing.

Construction began in June 2021, and 3 months later, the family occupied their new home. Comprising of four rooms, a 3000-liter water tank, a bathroom, and pit latrine, the Habitat home was nothing short of the miracle Ikilai had always

prayed for.

"This house is very strong and well built. Even when it rains, I no longer worry because they built it well. It is a huge step up from where I used to live and I continue to thank God and HFHU for what they have done for us. Having a proper place to call home has reduced the stress I had in the past. I am happier than I was before," she joyfully narrates.

The benefits weren't limited to housing alone, HFHU also sponsored vocational training for Ikilai's first born son, Obelon David, 19, who had dropped out of school in Primary 6. He studied motor vehicle mechanics. Upon certification, he received a start-up kit which included a tool box and other equipment to enable him earn a living.

As of today, Obelon has since moved to Mbale City and works in a garage with the aim of establishing himself as one of the best car mechanics in the city, a dream equally shared and supported by his family.

Since 1982, when HFHU was established in Uganda, the NGO has built, improved and rehabilitated over 200,000 houses and supported over 2,000 youth to acquire vocational skills, transforming the lives over 1.5million people.

As families like Ikilai's get a chance to a better life, thanks to Habitat, many more across the country yearn for a similar intervention. According to the Ministry of Lands Housing and Urban Development, Uganda still has a housing deficit of 2.4 million units and rising. This translates to 200,000 housing units per year, but only 70,000 are being built.



*Ikilai Rose poses for a photo with her family in front of their home in Omatenga Omatenga Village, Kumi Sub County, Kumi District*



*Ikilai Rose poses for a photo in front of her home in Omatenga Omatenga Village, Kumi Sub County, Kumi District*



*Ikilai Rose shows her former house which was destroyed by heavy rain, behind her is the new home built for her by Habitat for Humanity Uganda in Omatenga Omatenga Village, Kumi Sub County, Kumi District*

# FROM HOMELESS “FISH GIRL” TO BUILDING HER OWN MANSION



Portrait photo of Grace Nanyonga Mugisha at her home in Nama Village, Mukono District.

**T**he second born in a family of 8 children, Grace Nanyonga Mugisha has always been the glue that held her family together, an attribute naturally passed on from mothers to their eldest daughters. Born and raised in Mbuya – Kinawataka, a Kampala suburb, Grace’s childhood was turned upside down when both her parents passed away, 1 year apart.

“Our mother died in 1996 and our father in 1997. I was in primary 6 at the time. Even though our parents weren’t so rich, they were able to take care of us and pay our school fees. Their death had a massive impact on our lives,” she says.

Taking advantage of their parent’s death, relatives were quick to separate the orphans with the aim of selling off the bereaved family’s property.

“I didn’t know that our house had been sold until people came to evict us. It was a heart-breaking moment to see our property thrown out of the house,” she says.

Together with her remaining siblings, they took to the streets of Kampala to do any job that came their way in order to survive and have a place to sleep at night.

A Daily Monitor newspaper article in April 2000 narrated the plight of a young homeless teenage girl who roasted chicken by the roadside in order to take care of her siblings. To many she was simply known as the “chicken girl”.

Following the news article was an avalanche of support from all parts of the country with well wishers volunteering to pay school fees for the children. Grace was lucky enough to be taken on by Mrs. Ruth Kavuma, a renown Rotarian, educationist, politician, and women rights champion.

A resident of Ssesse Islands in Kalangala District, it was Mrs Kavuma who introduced Grace to the lucrative business of fish smoking, the “chicken girl” quickly became the “fish girl”.

## HABITAT FOR HUMANITY

In 2005, while in her business of smoking fish in Ssesse Islands, Grace, then a first year University student was advised by foreign NGO workers to look out for Habitat for Humanity Uganda (HFHU), an NGO dedicated to eliminating poverty housing in Uganda. HFHU empowers the most vulnerable communities in Uganda to overcome the chronic lack of decent and affordable housing.

“The NGO workers who told me to look out for Habitat for Humanity Uganda had read about my story from the newspapers and were aware of my burning desire to reunite with my siblings. Due to my previous life experiences, I was skeptical about what kind of organization gives out free houses, but I decided to apply,” she narrates.

Attaching all the previous news stories published about her plight, Grace’s application for a new home was accepted by HFHU who offered to build her a 4 bedroomed bungalow house with a 3000-liter water tank, a bathroom and pit



*Grace Nanyonga Mugisha holds a fish prepared and ready for smoking at her home in Nama Village, Mukono District.*



*Grace Nanyonga Mugisha places fish on a smoking stove at her home in Nama Village, Mukono District.*



*Grace Nanyonga Mugisha poses for a photo in front of her mansion (background) and the home that was built for her by Habitat for Humanity Uganda in Nama Village, Mukono District.*

latrine, all sitting on a 50ft by 100ft plot of land.

"I jumped at the opportunity of having a home from HFHU because it was always my number one aim to be reunited with my siblings. They even gave me options as to where I wanted the house to be. I chose Nama in Mukono because the place sounded familiar. We would not be where we are today if not for Habitat" a smile filled Grace narrates.

As the first child-headed home in Nama, Grace was given a 10-year mortgage plan of UGX 2.5m to fully own the house via Stanbic Bank. The family were also made the official ambassadors of the village and featured on billboards and media adverts across the country.

Happily re-united and fueled by the desire to never be separated again, Grace and her siblings used their new home as a bed rock to launch a family fish smoking business, "Grana Fish Supplies", that has in the span of 17 years enabled them pay the mortgage, finish school, fence the land and put up their own

large self-contained 4 bedroom mansion.

"We never thought of ourselves as business owners. Having a place to call home opened our minds. I am now 38, with a husband and 3 beautiful children. Even though I share a home with them, Nama remains my original home, that is why our business is still run here, in the same house that HFHU built for us back in 2005. It is so important to our lives that we will never replace it," Grace says.

Since 1982, when HFHU was established in Uganda, the NGO has built, improved and rehabilitated over 200,000 houses and supported over 2,000 youth to acquire vocational skills, transforming the lives over 1.5million people..

# HAVING LOST MY EYESIGHT, I HAVE NEVER SEEN MY HOUSE, BUT PEOPLE SAY IT IS THE BEST IN THE VILLAGE



*Jesca Mageso, 58, poses for a portrait in front of her home in Buwaiswa Village, Buwaaya Sub-County, Mayuge District.*

**A**s soon as she rises from her afternoon nap, 58-year-old Jesca Mageso slowly but steadily makes her bed. Navigating the room to open the windows, her bedroom door, and finally make her way to the living room. It is now over 6 years since she lost her eyesight, and until over a year ago, the grandmother of 17 was not only battling blindness, but doing so without a home.

"I came to Mayuge with my children in 2011. My relationship with my in-laws worsened over the land my husband left me when he died in 1999. They (in-laws) were threatening my life so I decided to sell whatever part of the land I could in order to fund my relocation. The money was barely enough," she narrates.

Using the dwindling proceeds from the sale, she purchased a small plot in Buwaiswa Village, Buwaaya Sub County in Mayuge District. It had a nearly collapsing mud and wattle hut that she had to squeeze in with her five children.

With no money to spare for renovations,

the hut was constantly leaking and was later brought down by strong winds, the inhabitants surviving narrowly. In the years that followed, the family struggled with homelessness and relied on the goodwill of neighbors who took them in as they searched for a solution. It was during those tumultuous years that Mageso began to lose her eyesight.

"The stress and worry of being homeless and poor caused me headaches and blurred my vision, followed by permanent blindness. As I battled for my eyesight, a youth from the village volunteered to construct for me a hut," she recalls.

Her last days of vision were spent in a canteen sized hut not bigger or better than her previous one, but only newer. Her worries of where all the six inhabitants would sleep or what to do when it rained never went away. She felt trapped in a cycle she could not understand each passing day.

Having joined a training and rehabilitation program for people with disabilities, her plight and urgent need

for help was identified by local leaders in conjunction with field agents from Habitat for Humanity Uganda (HFHU), an NGO dedicated to eliminating poverty housing in Uganda. HFHU empowers the most vulnerable communities in Uganda to overcome the chronic lack of decent and affordable housing.

Accepting HFHU's offer in July 2021, three months later Mageso and her family were ready to occupy their new four room bungalow constructed by HFHU. The house came with a 3,000-liter rain water tank, a bathroom and a pit latrine.

"It wasn't until they brought the construction material that I believed they were going to build for me a free house. I thank God for what Habitat for Humanity has done for me. Even though I am not able to see the house, I can touch and move around it. Unlike before, I can now host guests and relatives, and the first thing they tell me is how beautiful my house is," she narrates with a smile.

The benefits weren't limited to the

house, Magemeso's nephew, Rebecca, was also selected to undertake vocational training in hairdressing and received a start-up kit after graduation. She is now able to help the family financially.

Since 1982, when HFHU was established in Uganda, the NGO has built, improved and rehabilitated over 200,000 houses and supported over 2,000 youth to acquire vocational skills, transforming the lives over 1.5million people.

However, according to the Ministry of Lands, Housing and Urban Development, Uganda still has a housing deficit of 2.4 million units and rising. This translates to 200,000 housing units per year, but only 70,000 are built. The battle against homelessness still rages, brick by brick, district per district.

For vulnerable families like Magemeso's, having a place to call home is the first step towards rebuilding their lives and laying a foundation for the future of their children and grandchildren.



*Jesca Magemeso, 58, sitting on her bed after waking from an afternoon nap in her home in Buwaiswa Village, Buwaaya Sub- County, Mayuge District.*



*Jesca Magemeso, 58, makes her bed after waking from an afternoon nap in her home in Buwaiswa Village, Buwaaya Sub- County, Mayuge District.*

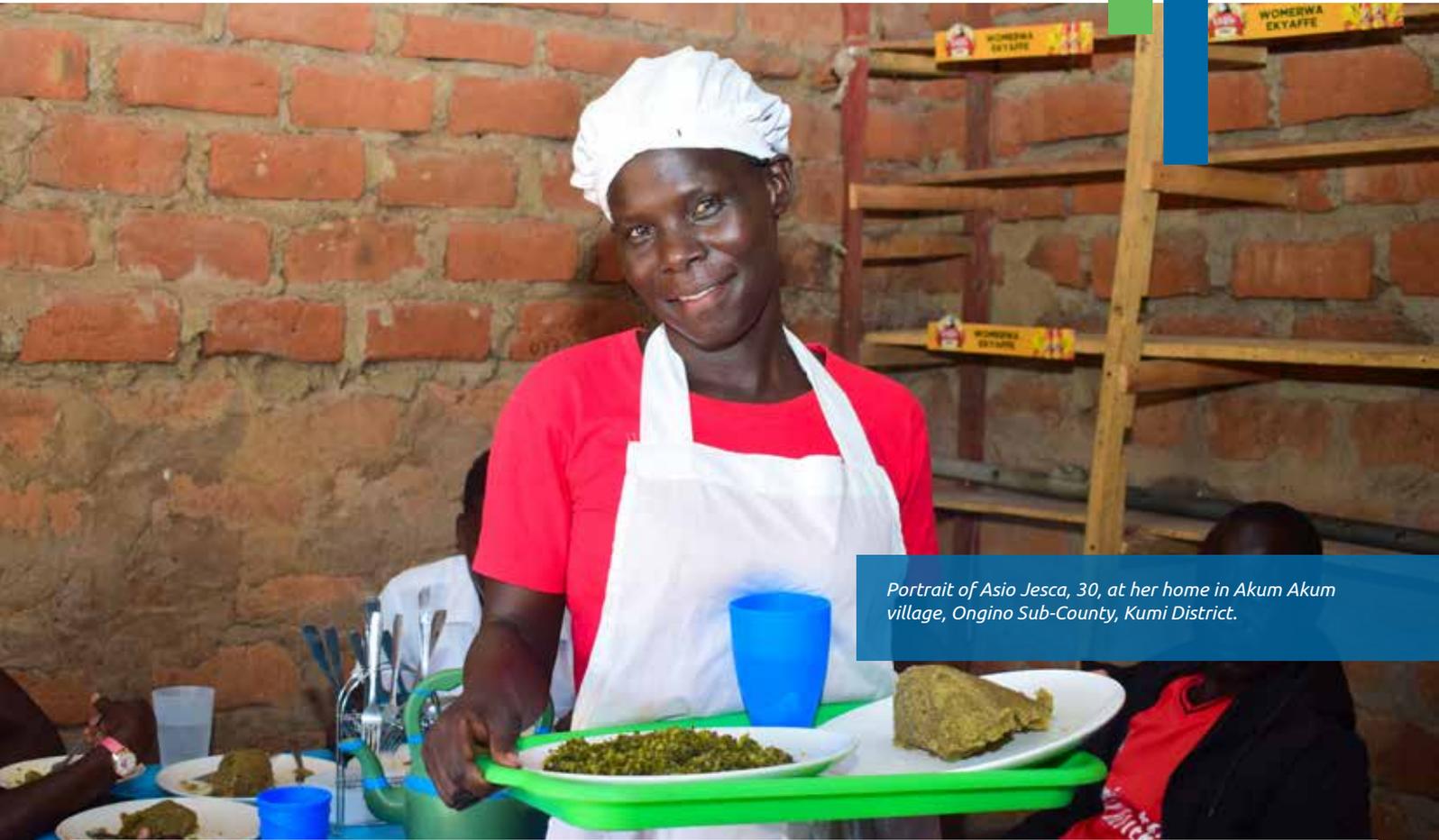


*Jesca Magemeso, 58, is guided back into the house by her granddaughter, Namulinda Resty, 5 in Buwaiswa Village, Buwaaya Sub- County, Mayuge District. Jesca is blind.*



*Jesca Magemeso, 58, poses for a family portrait with members of her household in front of their home in Buwaiswa Village, Buwaaya Sub- County, Mayuge District.*

# HABITAT FOR HUMANITY'S TIMELY INTERVENTION PROVIDES LIFELINE TO KUMI FAMILY



*Portrait of Asio Jesca, 30, at her home in Akum Akum village, Ongino Sub-County, Kumi District.*

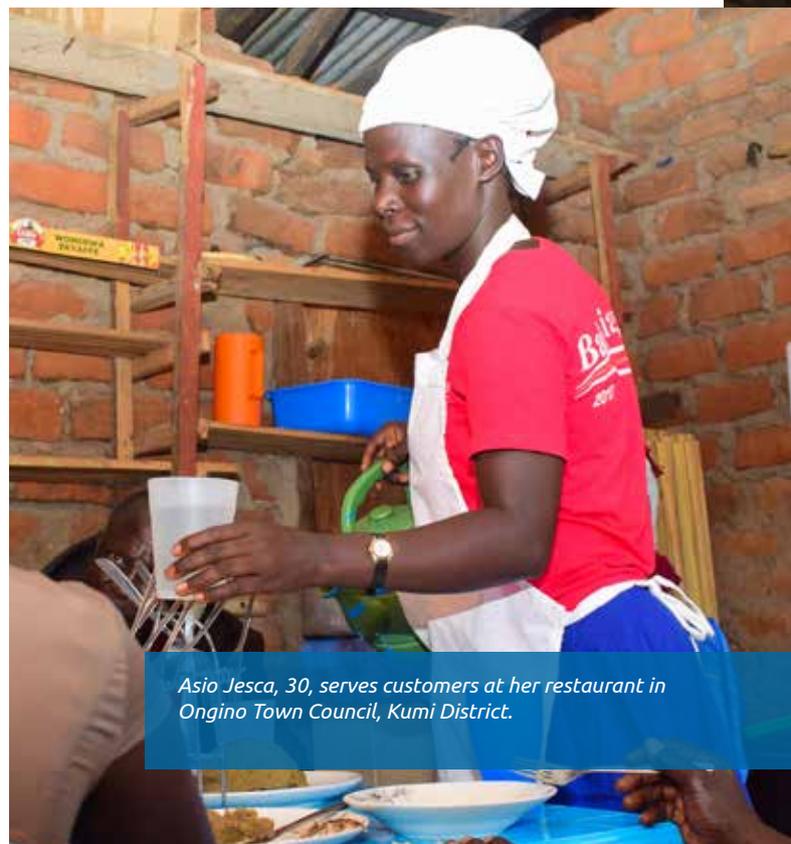
**A**fter retiring from his manual labor job at Ongino Hospital, Kumi District in 2011, 83-year-old Ajaru Juventino had no hope about his family's future. Being the sole breadwinner and guardian of five children, he had toiled for as long as his body could allow him, but he could not go on any longer.

The family could no longer afford basic needs and nearly lost their home, a grass-thatched mud hut to heavy rains.

"Our house was constantly leaking and crumbling yet my body had become weak to the point that walking let alone gardening was impossible for me. All our little resources were dedicated to survival," he narrates.

Juventino's wife had passed away prior to his retirement, and the mantle to cater for the family fell to his 30-year-old daughter, Jesca Asio. Together with her siblings, they all dropped out of school and focused on earning money by working on neighbors' farms while nursing their elderly father.

"I was in Primary 6 when I dropped out of school to begin taking care of my father and my siblings. Everyone around the village knew the hardships we were going through and they tried everything they could to help us. But the turning point in our life came when officials from Habitat for Humanity Uganda visited us," Asio narrates.



*Asio Jesca, 30, serves customers at her restaurant in Ongino Town Council, Kumi District.*

In 2015, Juventino had written a letter through the Chairman LC 1 outlining his plight and requesting for help from Habitat for Humanity Uganda (HFHU), an NGO dedicated to eliminating poverty housing in Uganda. HFHU empowers the most vulnerable communities in Uganda to overcome the chronic lack of decent and affordable housing.

"I had seen other people in the village getting new houses from Habitat for Humanity Uganda so I wrote to them and prayed to God that they would come to my rescue. I had nowhere else to turn," says Juventino.

After a 5-year wait, the family's prayers were answered and construction of their new home began in November 2021. By February 2022, HFHU had finished working on the bungalow-style 4 room house with an accompanying 3,000-liter water tank, bathroom and a latrine.

"I was there every step of the way as the house was being built. My hope and

happiness grew with each passing day. I have never felt happier in my life than the day we first occupied the house. I am forever grateful to God and Habitat for Humanity for what they did for us," he narrates.

Since 1982, when HFHU was established in Uganda, the NGO has built, improved and rehabilitated over 200,000 houses and supported over 2,000 youth to acquire vocational skills, transforming the lives over 1.5million people.

Recognizing the connection between housing and livelihood security, Habitat for Humanity also provided vocational training to Juventino's daughter through a 6-month catering scholarship.

"They gave me an option of choosing what I wanted to study and I took catering because my late mother had taught me how to cook. I trained at Kumi Hotel and North East Villa Resort where I learnt skills that have helped me survive to this day. Habitat for Humanity transformed

our lives," says Asio.

Using the start-up kit, she received from HFHU after her training, she set up a budding restaurant in Ongino Town Council where she sells local delicacies like fish, chicken, Atapa and others. She is now able to cater for her family using the little money she earns and hopes to start a dairy project on the family plot.

Although families like Juventino's have been thrown a life line by Habitat for Humanity, the battle against homelessness in Uganda is nowhere near the end. According to the Ministry of Lands, Housing and Urban Development, Uganda still has a housing deficit of 2.4 million units and rising. This translates to 200,000 housing units per year, but only 70,000 are being built.



Juventino (In blue), Asio (In red) and other members of the household pause for a photo in front of their home in Akum Akum village, Ongino Sub-County, Kumi District.





**UGANDA  
HOUSING  
SYMPOSIUM**

