

A Data Agenda for Housing in Africa

Data is critical in the development of any sector. It informs policy decisions by government as well as investment decisions made by private sector participants including funders and developers. In light of this, the Data Agenda is core to the missions of CAHF, Reall and 71point4, which all look towards working housing finance markets in Africa. The Agenda seeks to identify and disseminate available data and encourage provision of additional data where data gaps exist, to support better investment decision-making for affordable housing.

Various organisations generate and collect data and could potentially provide access to data useful for housing investment decision-making. Within the private sector, participants such as developers, real estate agents and finance providers will maintain data on their own activities. But they might be reluctant to share data because of competitive concerns. Where data is made available by for-profit entities at no cost, it may be provided sporadically and partially, and often with the objective of building reputational capital in higher income segments of the market. Non-uniformity of data provided by various companies and unsynchronised releases reduces the usability and value of this data.

Industry-wide data sharing initiatives can sometimes succeed, but there is a risk of free-riding, with some participants failing to submit data while making use of data provided by others. Often, participants in data sharing initiatives fatigue, as more pressing business concerns are prioritised.

At the same time, the housing sector and its participants generate data just by existing. Much of this is collected by regulators who govern the processes of construction, investment, urban development, and participation in property markets. This data, important in the regulatory process, could also be usefully considered as part of the housing data landscape. **The Data Agenda for Housing in Africa seeks to curate and collate existing data, whether collected by the private, public or NGO sectors, in the normal course of business, or explicitly for unique purposes, and share this into the public domain in support of overall market development.**



For more detail on the Data Agenda for Africa, see <http://housingfinanceafrica.org/projects/a-housing-finance-data-agenda-for-africa/>

A Data Agenda for Housing in Africa: a Review of the Data Landscapes in African Housing Ecosystems

The Review of the Data Landscape in African Housing Ecosystems interrogated the availability of housing-relevant data in Kenya, Uganda, Tanzania, Mozambique, Nigeria, Ghana, Côte d'Ivoire, and Morocco. The study, undertaken by CAHF, 71point4 and Reall, has produced the following outputs:

- Data Landscape Reports for all countries, including a review of legislation and institutions involved in each country in support of housing data, and action plans for going forward
- Databases of the 115 Headline Market Shaping indicators in 2020, for all countries – this will be collected annually, and extended to new countries over time.
- Data Quality Assessments for all countries
- Country profiles for Kenya, Uganda, Tanzania, Mozambique, Nigeria and Ghana
- Market Shaping Indicators Metadata Document providing definitions and data collection recommendations for the 115 Market Shaping Indicators

Reall has produced a dashboard of the data for Kenya, Uganda, Tanzania, Mozambique, Nigeria and Ghana (www.reall.net/msi). CAHF is in the process of producing a thematic dashboard, interrogating the data further, for all eight countries.

Undertaken by CAHF, 71point4 and Reall, the Data Agenda for Housing in Africa is further supported by CAHF's and Reall's donors:



In Uganda, the partners worked with Smart Havens Africa.



A Data Agenda for Housing in Africa: working with state institutions, regulators and administrators to make the data that they collect publicly available

Data collected along the housing value chain

The entities that authorise activity and regulate participants across the formal housing and housing finance value chains naturally generate vast amounts of data. Legislation that empowers the state and regulators to collect data can drive efficiencies and generate more complete data. The data they collect represents all formal market activity, and is collected in explicit, common formats. A consistent requirement, the regular submission of data creates a track record ripe for analysis.

Data collected by public entities and regulators includes:

- Administrative data, which may include data collected by planning authorities, in response to statutory building controls, can be very useful in characterising formal housing supply.
- Indicators relating to lending activity and loan performance are collected by central banks using compliance returns submitted by regulated financial services providers. This data can be useful in characterising formal access to and use of finance, and how the finance sector intersects with the housing sectors.

Regulators typically do not collect data with a market-development objective in mind and may be unaware of the potential value to market participants of the data they have. In part, the objective of the Data Agenda for Housing in Africa is to highlight this potential value to data curators, and encourage them to gather and disseminate more data, more often.

Data that frames the context

Contextual data provides information on the enabling environment, the economic environment and demand-side demographics.

Data relating to the enabling environment is largely drawn from international sources – the UNDP, the World Bank and specifically, its Ease of Doing Business Indicators Programme, and Transparency International. Of course, these offer high level, globally standardized insights into the business operating environment as it impacts on housing. More locally-specific data might be drawn from the experiences of developers themselves, on a case-by-case basis.

Data relating to the economic environment includes macro-economic and labour force indicators, which are largely drawn from national statistics bureaus and the Finance Ministry or Central Bank. The World Bank also provides high level, globally standardized data.

At the national level, demand side data is primarily available from national statistics bureaus, although there are some international survey data sources as well, including the World Bank and the Demographic and Health Surveys dataset of USAID.



A Data Agenda for Housing in Africa: national statistical agencies can bridge the data gap with existing household surveys, as well as with different methodologies that confront the reality of informality and its role in the housing sector.

Household Surveys

- Typically, household surveys are the primary data source used to quantify and characterise informal housing activity
- Household surveys typically include questions on dwelling characteristics, access to services and tenure. They also include detailed data on household members and can include questions on sources of income and income levels
- However, surveys are prone to error, including misreporting by respondents, a common limitation of income data collected by surveys. They are also expensive to conduct

New Technologies and Data

- New technologies to generate and process alternative forms of data can provide more accurate and detailed characterisations of informal housing activity while reducing the costs of collecting data and improving the accuracy of data collection processes. New technologies also enable new forms of data to be collected at scale, and processed and analysed at lower cost and in close to real time, creating new possibilities for the way regulators and authorities monitor the activity of participants in the value chain
- In addition, distributed ledger technologies, including blockchain based land registries can enable that data to be maintained over time. Data creates administrative visibility and provides a basis for formalisation, notwithstanding the lack of regulatory compliance
- CAHF's Data Agenda challenges existing notions of formality and seeks to explore how new data could enable improved visibility, laying the foundation for better governance, more appropriate regulations and sustainable participation of the financial sector

The challenge of informality

Administrative data collected by the state only sees formal housing activity.

In most African countries, many households do not live in dwellings that are administratively visible or formally registered with any authority. Dwellings are built on land that may not be formally demarcated without any formal planning permission and without any connection to municipal servicing infrastructure. While these dwellings may be characterised as slums, the households who have built them have clearly invested in them, often incrementally over extended periods of time.

Where data is not available or is severely limited, underlying administrative or regulatory processes are inefficient or poorly aligned with the needs of the market. This poor alignment is often the underlying cause of informality.

A Data Agenda for Housing in Africa: CAHF, Reall and 71point4 started with a review of what data is available, and building the agenda from there



CAHF, 71point4 and Reall have undertaken a review of the data landscapes in eight countries, producing detailed **country data landscape reports** as a first step in facilitating further in-country engagements around data. These reports explore the availability and quality of data required to populate a set of priority indicators that characterise activity along the **Housing Value Chain**.



The process involved reviewing the legislation associated with the housing delivery process and considering what regulatory data requirements that might produce useful administrative data for better understanding the housing sector. Special attention was given to whether there were any obligations in the legislation to make the data public.



In addition, in line with Reall's mandate of serving **lower income households** in the first four income or wealth deciles (the so-called Bottom 40* of the market), a number of indicators relating specifically to this segment have been included in the process.



In many cases indicators are difficult to populate using publicly available data, and CAHF has, to date, relied on proxies. These can be a poor reflection of actual experience. In particular, data relating to actual development costs and processes are typically not available and must be collected directly from participants in the housing value chain. Often data collection is limited to a single respondent and there is no way to assess whether this data is representative of the sector.



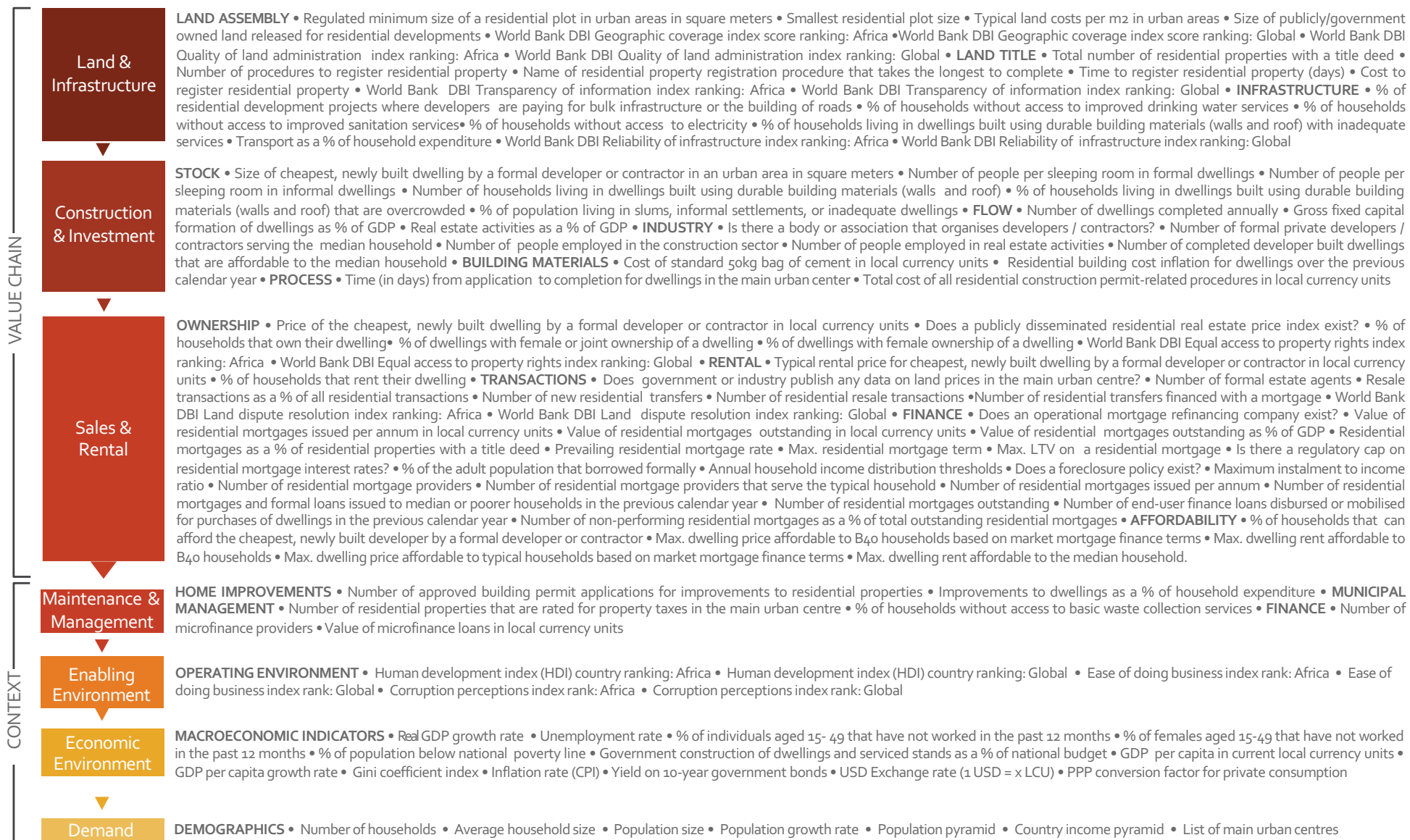
Reall has also supported the effort by providing access additional data on costs as experienced by Reall **partners who develop affordable housing**. As a funder of affordable housing projects, Reall specifies data that must be submitted by its partners for monitoring and evaluation purposes. While data reported by Reall partners may not be representative of the market as a whole, it is a very useful starting point, allowing a richer understanding of the experiences of developers and to generate evidence with which to assess existing policies and regulatory processes in the affordable housing market.

According to the World Bank, the goal of shared prosperity "entails fostering the income growth of the Bottom 40 percent of the population in every country". Gathering data on incomes of poorer households is particularly challenging. Household units are unlikely to be stable in the face of changing economic circumstances. In addition, income itself can vary significantly over time. Survey respondents may also incorrectly report income. Increasingly, survey collection of income data relies on daily diary studies which track income and expenditure. While this reduces measurement error, data is expensive to collect and may be updated infrequently. In order to overcome challenges with measuring income and expenditure, some approaches to measuring poverty rely on asset ownership. Asset ownership is easier to measure, more stable and is thought to have a fairly direct relationship to income or expenditure. Asset-based indicators are contained in a number of survey instruments including Demographic and Health Surveys which are widely available and regularly repeated. While the World Bank relies on income or expenditure to measure Bottom 40 households, this data is not available in many cases. Where it is available, survey instruments may not explore data points required to generate specific indicators. Some flexibility with regard to the determination of the Bottom 40 as well as the measurement of indicators is therefore required.

Identified gaps create an agenda for better collection and analysis, highlighting which state institutions are best placed to participate.

This is our
**Data Agenda
for Housing in
Africa**

A Data Agenda for Housing in Africa: 115 Headline Market Shaping Indicators have been identified across the value chain and critical contextual areas



These indicators have gone through multiple iterations as we've sought to agree on the most relevant and most likely available, that best describes the affordable housing market in the country under study. The Data Audit and Quality Assessment exercise explored in this report pursued some slightly different indicators. The experience in collecting those, led to the refinement of the 135 indicators explored in the report to the 115 expressed in this list. These 115 indicators will be collected annually.

A Data Agenda for Housing in Africa: 115 Headline Market Shaping Indicators have been identified across the value chain and critical contextual areas



Value chain data explores the key links in the housing delivery and management value chain. Data points are chosen to highlight gaps in delivery, or potential blockages that might undermine the development process.

As the first link in the housing delivery and management value chain, land & infrastructure is about the ability to initiate a development. Aside from the risks associated with the physical property on which the development will take place, the indicators in this link relate primarily to government capacity to deliver on their statutory compliance responsibilities. Poor scores in each of these indicators can be one of the reasons for higher housing delivery costs, and lower values.

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A Data Agenda for Housing in Africa: 115 Headline Market Shaping Indicators have been identified across the value chain and critical contextual areas

VALUE CHAIN	Construction & Investment	STOCK <ul style="list-style-type: none"> • Size of cheapest, newly built dwelling by a formal developer or contractor in an urban area in square meters • Number of people per sleeping room in formal dwellings • Number of people per sleeping room in informal dwellings • Number of households living in dwellings built using durable building materials (walls and roof) • % of households living in dwellings built using durable building materials (walls and roof) that are overcrowded • % of population living in slums, informal settlements, or inadequate dwellings
		FLOW <ul style="list-style-type: none"> • Number of dwellings completed annually • Gross fixed capital formation of dwellings as % of GDP • Real estate activities as a % of GDP
		INDUSTRY <ul style="list-style-type: none"> • Is there a body or association that organises developers / contractors? • Number of formal private developers / contractors serving the median household • Number of people employed in the construction sector • Number of people employed in real estate activities • Number of completed developer built dwellings that are affordable to the median household
		BUILDING MATERIALS <ul style="list-style-type: none"> • Cost of standard 50kg bag of cement in local currency units • Residential building cost inflation for dwellings over the previous calendar year
		PROCESS <ul style="list-style-type: none"> • Time (in days) from application to completion for dwellings in the main urban centre • Total cost of all residential construction permit-related procedures in local currency units

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Indicators linked to **construction & investment** are about the existing stock (number, size, quality), the delivery of new stock, the shape and size of the housing delivery industry, building materials, and the construction process. Overall we are looking to understand levels of activity in the construction sector in terms of the products, processes, and industry.

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VALUE CHAIN

Sales & Rental

OWNERSHIP

- Price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units
- Does a publicly disseminated residential real estate price index exist?
- % of households that own their dwelling
- % of dwellings with female or joint ownership of a dwelling
- % of dwellings with female ownership of a dwelling
- World Bank DBI Equal access to property rights index ranking: Africa / Global

RENTAL

- Typical rental price for cheapest, newly built dwelling by a formal developer or contractor in local currency units
- % of households that rent their dwelling

TRANSACTIONS

- Does government or industry publish any data on land prices in the main urban centre?
- Number of formal estate agents
- Resale transactions as a % of all residential transactions
- Number of new residential transfers • Number of residential resale transactions
- Number of residential transfers financed with a mortgage
- World Bank DBI Land dispute resolution index ranking: Africa / Global

FINANCE

- Does an operational mortgage refinancing company exist?
- Value of residential mortgages issued per annum in local currency units
- Value of residential mortgages outstanding in local currency units

- Value of residential mortgages outstanding as % of GDP
- Residential mortgages as a % of residential properties with a title deed
- Prevailing residential mortgage rate
- Max. residential mortgage term
- Max. LTV on a residential mortgage
- Is there a regulatory cap on residential mortgage interest rates?
- % of the adult population that borrowed formally
- Annual household income distribution thresholds
- Does a foreclosure policy exist?
- Maximum instalment to income ratio
- Number of residential mortgage providers
- Number of residential mortgage providers that serve the typical household
- Number of residential mortgages issued per annum
- Number of residential mortgages and formal loans issued to median or poorer households in the previous calendar year
- Number of residential mortgages outstanding
- Number of end-user finance loans disbursed or mobilised for purchases of dwellings in the previous calendar year
- Number of non-performing residential mortgages as a % of total outstanding residential mortgages

AFFORDABILITY

- % of households that can afford the cheapest, newly built developer by a formal developer or contractor
- Max. dwelling price affordable to B40 households based on market mortgage finance terms
- Max. dwelling rent affordable to B40 households
- Max. dwelling price affordable to typical households based on market mortgage finance terms
- Max. dwelling rent affordable to the median household.

Value chain data explores the key links in the housing delivery and management value chain. Data points are chosen to highlight gaps in delivery, or potential blockages that might undermine the development process.

Indicators linked to sales and rental explore the relationship between supply and demand, access to finance, levels of home ownership, housing affordability, and engagement in the property market.

A Data Agenda for Housing in Africa: 115 Headline Market Shaping Indicators have been identified across the value chain and critical contextual areas

VALUE CHAIN	Maintenance & Management	<p>HOME IMPROVEMENTS Number of approved building permit applications for improvements to residential properties Improvements to dwellings as a % of household expenditure</p> <p>MUNICIPAL MANAGEMENT Number of residential properties that are rated for property taxes in the main urban centre % of households without access to basic waste collection services</p> <p>FINANCE Number of microfinance providers Value of microfinance loans in local currency units</p>	<p>Value chain data explores the key links in the housing delivery and management value chain. Data points are chosen to highlight gaps in delivery, or potential blockages that might undermine the development process.</p> <p>A key gap in our assessment of affordable housing markets has been around issues of long term maintenance and management. This link is about home improvements, the place of the house within a city's infrastructure, and the finance available to support investment in the sustainability of affordable housing.</p> <p>Clearly, there are many more issues that are worth considering in terms of long term sustainability and affordability – over time, as the data landscape improves, we will build on this section.</p>
CONTEXT	Enabling Environment	<p>OPERATING ENVIRONMENT Human development index (HDI) country ranking: Africa Human development index (HDI) country ranking: Global Ease of doing business index rank: Africa Ease of doing business index rank: Global Corruption perceptions index rank: Africa Corruption perceptions index rank: Global</p>	<p>Context data explores the overall, enabling environment for affordable housing, the economic environment, and demand-side characteristics. These indicators extend beyond the housing sector and highlight the dependence that successful affordable housing investment has on the broader context.</p> <p>Enabling environment indicators speak to the operating environment for businesses, and draw on established indicators, easily accessible but unfortunately not particular to affordable housing. Considering these scores in light of affordable housing requires a level of translation – the national operating environment may be differently expressed at the local level where the housing delivery and management process depends so significantly on the local authority.</p>

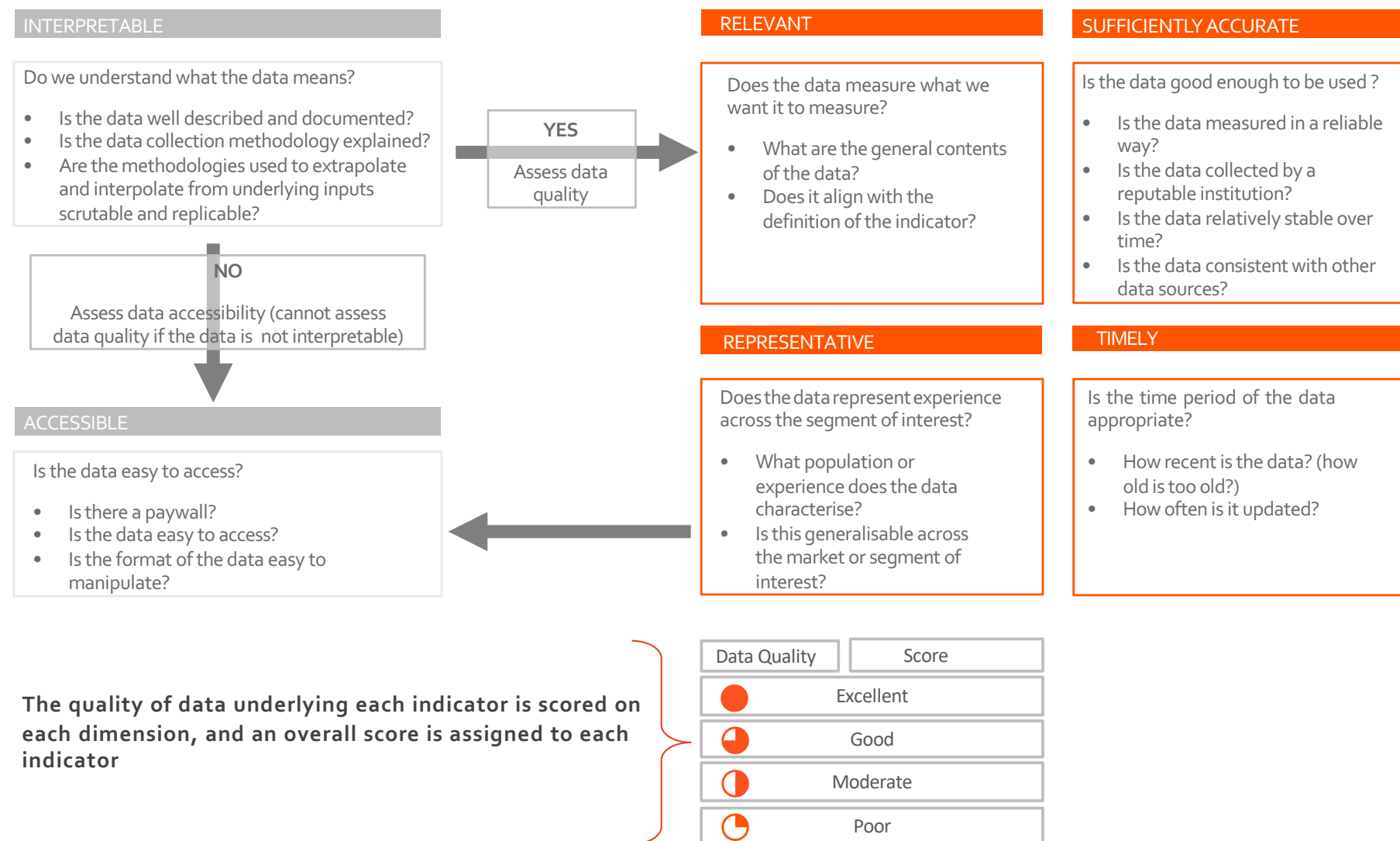
These indicators have gone through multiple iterations as we've sought to agree on the most relevant and most likely available, that best describes the affordable housing market in the country under study. The Data Audit and Quality Assessment exercise explored in this report pursued some slightly different indicators. The experience in collecting those, led to the refinement of the 135 indicators explored in the report to the 115 expressed in this list. These 115 indicators will be collected annually.

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CONTEXT	Economic Environment	MACRO-ECONOMIC INDICATORS <ul style="list-style-type: none"> • Yield on 2-year government bonds • Yield on 10-year government bonds • USD Exchange rate (1 USD = x LCU) • PPP conversion factor for private consumption • GDP per capita in current local currency units • GDP per capita in current local currency units growth rate • GDP growth rate • Government construction of dwellings and serviced stands as a % of national budget • Unemployment rate • % of individuals aged 15-49 that have not worked in the past 12 months • % of females aged 15-49 that have not worked in the past 12 months • % of population below national poverty line • Gini coefficient index • Inflation rate (CPI) 	<p>Context data explores the overall, enabling environment for affordable housing, the economic environment, and demand- side characteristics.</p> <p>These indicators extend beyond the housing sector and highlight the dependence that successful affordable housing investment has on the broader context.</p> <p>Macro-economic indicators are critical in determining not only the opportunity and scope for investment but also potential pressures on affordability.</p>
	Demand	DEMOGRAPHICS <ul style="list-style-type: none"> • Population growth rate • Population pyramid • Number of households • Average household size • Country income pyramid • List of main urban centres 	<p>Context data explores the overall, enabling environment for affordable housing, the economic environment, and demand- side characteristics. These indicators extend beyond the housing sector and highlight the dependence that successful affordable housing investment has on the broader context.</p> <p>Demand side indicators characterise the nature and size of the target market. A key but particularly difficult indicator in this regard is the population pyramid.</p>

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A Data Agenda for Housing in Africa: The quality of each indicator has been assessed using a data quality assessment framework



We have applied this framework to all indicators except for standard macroeconomic or demographic data as the collection methodologies for these data follow internationally agreed standards and recommendations (e.g. the System of National Accounts) and the data collection efforts are often guided by multinational institutions such as the United Nations Population Division.

Uganda's Data Landscape: All institutions in Kenya's housing value chain generate data, whether for private or public use, or simply as a by-product of their business. We have reviewed the key institutions that generate and disseminate pertinent data

Key data producers and custodians in Uganda

1. — **Uganda Bureau of Statistics**
2. — Bank of Uganda
3. — Ministry of Lands, Housing & Urban Development
4. — Ministry of Finance, Planning & Economic Development
5. — Private Sector and NGOs
6. — Multilaterals and Development Finance Institutions

A General Overview of National Statistics Bureaus

NATIONAL BUREAUS OF STATISTICS

- Together with central banks, statistics bureaus form the core of a country's data landscape, collecting and publishing a wide range of data in various ways
- The data landscape of statistics bureaus typically includes data on building and construction (such as the number of approved residential building plans or value of capital invested in dwellings per year), prices of construction inputs, housing costs and rentals
- These data are often summarised in a statistical abstract that is available for download from the statistical bureau's website
- Statistics bureaus also collect demographic data generated by nationally representative household or business surveys
- While summary reports of this data are published. In some cases, raw data is made available

Relevant Legal Acts

Uganda Bureau of Statistics Act 12 of 1998

"This Act provides for the development and maintenance of a National Statistical System to ensure collection, analysis and publication of integrated, relevant, reliable and timely statistical information."

Part II - ESTABLISHMENT, OBJECTS AND FUNCTIONS OF THE BUREAU

3. (1) There is established the Uganda Bureau of Statistics.
- (2) The Bureau shall be a body corporate with perpetual succession and a common seal and may sue or be sued in its corporate name and do or suffer all acts and things as bodies corporate may lawfully do or suffer.
- (3) The common seal under subsection (2) shall be such a device as the Board may determine and shall be kept in the custody of the Secretary to the Board.
- (4) The common seal of the Bureau shall not be fixed on any document except in accordance with a resolution of the Board, and shall be authenticated by the signatures of the Chairperson and the Executive Director.
- (5) In absence of the Chairperson, a Board member shall be designated by the Board to authenticate the common seal in place of the Chairperson and in the absence of the Executive Director the person for the time being performing the functions of the Executive director shall authenticate in place of the Executive Director.
- (6) The signatures of the Chairperson, Executive Director or any other member of the Board under this section shall be independent of the signing by any other person as witness.
- (7) A contract or instrument which if entered into or executed by a person not being a body corporate which would not be required to be under seal may be entered into or executed without seal on behalf of the Bureau by the Executive Director or any other person authorized by the Board.
- (8) Every document purporting to be-

Establishment of Bureau, application of seal and execution of contracts

- (a) an instrument issued by the Bureau and sealed with the common seal of the Bureau, authenticated in the manner prescribed in this section; or
- (b) a contract or instrument entered into or executed under subsection (7) of this section,

shall be received in evidence without further proof as such an instrument duly issued or a contract or instrument entered into or executed as the case may be unless the contrary is proved.

4. (1) The Bureau shall be the principal data collecting and disseminating agency responsible for coordinating, monitoring and supervising the National Statistical System to cover matters specified in the Fourth Schedule to this Act.
- (2) The Bureau in carrying out its objects under subsection (1) will-
 - (a) be responsible for-
 - (i) providing high quality central statistics information services;
 - (ii) promoting standardization in the collection, analysis and publication of statistics to ensure uniformity in quality, adequacy of coverage and reliability of statistics information;
 - (iii) providing guidance, training and other assistance as may be required to other users and providers of statistics;
 - (iv) Promoting cooperation, coordination and rationalization among users and providers of statistics at national and local levels so as to

avoid duplication of effort and ensure optimal utilization of scarce resources;

- (v) Promoting and being the focal point of cooperation with statistics users and providers at regional and international levels.
- (b) be a source of official statistical information.
- (3) Without prejudice to the general effect of subsections (1) and (2) of this section, the Bureau may, under this section perform the following functions-
 - (a) review all initiatives to collect data at the national and local government levels and approve instruments developed for data collection including census frames, registers, sample designs and questionnaires;
 - (b) collect, compile, analyze and publish social, environmental, economic and national accounts statistics;
 - (c) conduct censuses and surveys as the need arises;
 - (d) collect routine administrative statistics;
 - (e) organise and maintain a central depository of statistical reports, publications, documents and data from both within and outside Uganda;
 - (f) guide and coordinate local government statistical services;
 - (g) do all things necessary or incidental or conducive to the objects of the Bureau under this Act.

UGANDA BUREAU OF STATISTICS

- The Uganda Bureau of Statistics (UBOS) plays a critical role in collecting, processing, analysing and disseminating data in Uganda
- It became a semi-autonomous body under the Uganda Bureau of Statistics Act No. 12 in 1998
- Although the UBOS does not provide data on building plan approvals and completions, it hosts valuable macroeconomic, social, and demographic data required to gauge housing demand and the impact of the sector on the larger economy
- These are highlighted on the slides that follow

The UBOS website has a number of data portals including the Micro Data Archive which provides documentation and microdata for a number of surveys. However, it appears that the archive is not regularly updated. Other portals provide access to data visualizations and dashboards

UBOS

DATA PORTALS

UGANDA BUREAU OF STATISTICS
Enhancing Data Quality and Use

HOME MICRODATA CATALOG

Central Data Catalog

Search by Keyword

in study description

in variable description

Search Reset

Filter by Year

Show studies conducted between

1959

and

2019

Filter by Data Access

All

Data available from external repository

Data not available

Filter by Collection

Found 50 studies out of 50

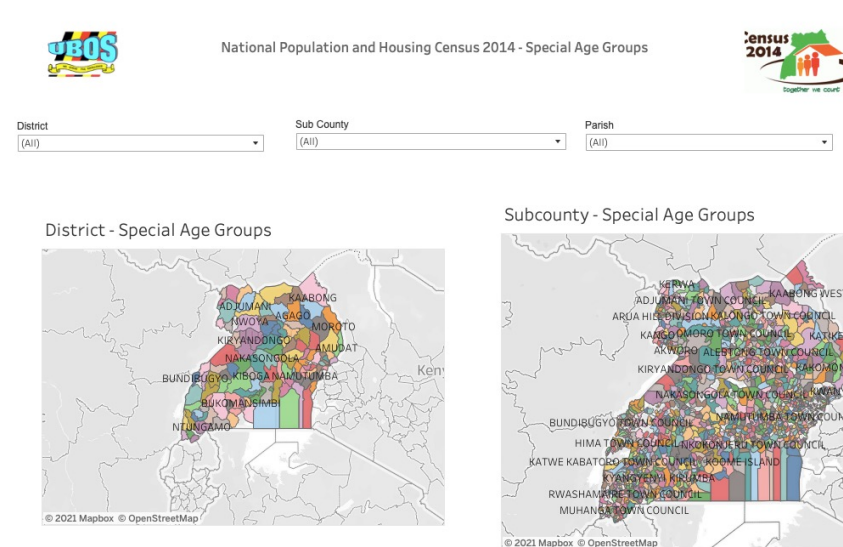
Sort results by: Year Title Popularity

Showing 1-15 of 50 studies

1 2 3 4 Next

AIDS Indicator Survey 2004-2005, HIV/AIDS Sero-Behavioural Survey (UHSBS)
Uganda, 2004-2005
Ministry of Health
Created on: Feb 14, 2018 Last modified: Feb 14, 2018 Views: 11402

Annual Agricultural Survey - 2018, Second Season
Uganda, 2018-2019
Uganda Bureau of Statistics (UBOS)
Collection: AGRICULTURE
Created on: Dec 15, 2020 Last modified: Dec 17, 2020 Views: 9247



Macroeconomic and Financial Data



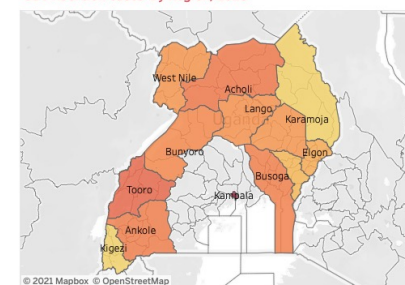
National Accounts (GDP)	Browse Data	Download in SDMX	DSBB Metadata
Consumer Price Index	Browse Data	Download in SDMX	DSBB Metadata
General Government Operations	Browse Data	Download in SDMX	DSBB Metadata
Central Government Operations	Browse Data	Download in SDMX	DSBB Metadata
Central Government Gross Debt	Browse Data	Download in SDMX	DSBB Metadata

Gender Based Violence Cases Reported By Ministry of Health

Filter by Region 2018

(All)

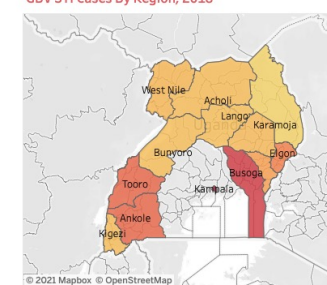
GBV Abortion Cases By Region, 2018



OPD Abortions Due To GBV

27 232

GBV STI Cases By Region, 2018



OPD Sexually Transmitted Infection Due To GBV

361 42

The UBOS releases a number of regular publications containing useful macroeconomic data

UBOS

Macroeconomic Data

NATIONAL ACCOUNTS STATISTICS

- Latest version: December 2020
- Released quarterly
- Dataset contains:
 - GDP data by activity (agriculture, industry, services)
 - Shows degree of investment in real estate and household activities (real estate is not disaggregated)
 - There are publications, articles and press releases to accompany the data including a Key Economic Indicators Report
- Reports for 2020 data and previous data are available for download on the [UBOS website](#)
- Raw data available for download

GOVERNMENT FINANCE STATISTICS

- Latest version: 2016/17
- One-off publication
- Dataset contains:
 - Data on budgetary and financial operations
 - Detailed breakdowns of government revenue and expenditure up to 2016/17
 - Exchange rate, interest rate changes
 - Interest rate, bank liabilities, loan and exchange rate data (most recent data from 2015)
 - Includes district expenditure on dwellings and non-resident buildings
- Data available for download on the [UBOS website](#)
- Raw data available for download

CPI AND PPI STATISTICS

- Latest version: December 2020
- Released monthly
- Dataset contains:
 - Annual and monthly inflation by COICOP (Classification of Individual Consumption According to Purpose)
 - Exchange rate, interest rate changes
 - Residential property price index and construction sector index
 - Disaggregated data allowing for the price inflation and weight for housing related indicators to be ascertained
- Reports for 2020 data and previous data are available for download on the [UBOS website](#)
- Raw data available for download

RESIDENTIAL PROPERTY PRICE INDEX STATISTICS

- Latest version: 2020
- Released quarterly
- Dataset contains:
 - Annual and quarterly residential property inflation by region
 - Annual inflation trends and quarterly percentage changes for 2017-2020 by region
 - Hedonic pricing approach used to compute index
 - Indices cover Greater Kampala Metropolitan Area
- Reports for 2020 data and previous data are available for download on the [UBOS website](#)
- Raw data not available for download

The UBOS publishes detailed, categorized statistics which are easy to access from the UBOS website. The tables below were taken from the Government Finance statistics

UBOS

Demographics Production Environment Macro Economic National Standard Indicators

Crime	Agriculture & Fishing	Climate	Banking and Currency	Income
Education	Business & Industry	Land	Government Finance	Human Assets
Gender	Communication	Water Supply	Insurance	Economic Vulnerability
Household Surveys	Energy		National Accounts	
Income, expenditure, poverty	Migration and Tourism		Indices	
Labour Market & Earnings	Mining		External Trade	
Population & Censuses	Transport			
Public Health				

Functional classification	Local Government EXPENDITURE 2007/08-2017/18 (Million Ugx)										
Function	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
General Public Services	295,103	313,514	390,719	357,953	335,885	360,495	392,091	523,327	621,947	740,574	658,988
Defence	-	-	-	-	-	-	-	-	-	-	-
Public Order and Safety	2,027	2,303	3,721	1,117	862	994	789	1,147	813	889	775
Economic Affairs	93,918	146,137	208,940	256,045	257,368	266,558	281,274	221,562	204,271	234,613	235,152
Agriculture	45,018	90,162	106,303	138,600	139,954	143,862	165,277	51,745	43,666	81,391	78,512
Construction/Works	3,291	2,876	98,556	116,265	115,265	119,302	110,937	165,770	157,246	149,287	152,999
Labour	102	2,195	231	181	222	103	139	126	179	269	193
Other Economic Affs	45,506	50,903	3,852	999	1,926	3,291	4,921	3,922	3,180	3,667	3,448
Environmental Protection	145	61	224	6,025	5,513	7,873	8,771	10,723	11,864	17,929	17,087
Housing and Community	41,005	39,511	49,247	62,925	68,423	62,182	76,506	101,257	106,351	93,173	99,631
Housing	3,951	2,886	813	3,851	4,179	1,395	1,846	2,487	7,501	3,945	5,056
Water Supply	31,587	30,850	39,629	45,316	43,768	38,247	52,648	58,733	70,377	47,874	56,270
Other Community Dev	5,468	5,775	8,804	13,757	20,475	25,223	26,301	40,038	28,472	41,354	38,305
Health	120,983	155,327	182,499	204,734	246,068	267,400	301,613	349,964	385,169	385,565	395,980
Recreation, Culture and Education	6,208	3,768	4,123	2,703	2,977	1,914	1,841	4,190	3,760	5,538	4,466
Primary	407,057	485,735	511,043	627,704	753,311	914,030	991,996	1,134,645	1,271,410	1,346,492	1,402,170
Secondary	255,213	287,793	309,580	389,444	447,552	511,002	596,055	633,335	766,559	721,409	788,353
Tertiary	60,952	79,992	100,599	94,015	142,458	202,061	236,799	231,283	290,795	277,325	270,932
Other Education	8,799	8,036	11,051	12,709	16,583	34,253	38,658	52,450	48,521	52,046	49,275
Social Protection	82,093	109,913	89,813	131,335	146,718	166,714	120,483	217,576	165,535	295,712	293,610
Total	3,784	4,566	7,052	6,165	5,978	8,198	13,493	33,193	21,828	26,942	19,709

Transaction in Non Financial Assets (million Ugx)	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Acquisition of Non Financial Assets	23,379	28,242	91,505	82,870	124,499	128,711	156,881	179,639	194,154	170,745	261,972
Buildings and Structure	20,954	25,499	80,437	69,389	109,493	102,242	141,582	134,371	158,780	120,328	184,464
Dwelling	1,251	1,838	5,095	6,616	16,197	13,907	14,288	18,915	13,832	4,682	7,083
Nonresident building	7,937	10,647	15,234	29,428	41,818	50,207	65,196	73,169	74,793	60,343	90,849
Other Structures	11,766	13,014	60,108	33,344	51,479	38,128	62,159	42,286	70,155	55,304	86,532
Machinery and Equipment	2,569	1,046	1,526	3,725	3,443	6,964	12,478	11,398	14,790	19,462	30,081
Transport and Equipment	1,583	524	1,080	1,159	1,171	3,196	4,547	4,756	7,599	9,310	14,478
Other machinery and equip	986	522	445	2,565	2,272	3,768	7,931	6,641	7,192	10,152	15,604
Other fixed assets	3,580	3,556	4,371	7,901	10,627	20,134	2,046	33,213	20,553	30,687	47,001
Cultivated assets	14	100	271	2,507	252	20,134	858	709	1,022		
Intangible Fixed Assets	-	-	-	-	2,071	-	541	-	13,124	7,841	12,417
Other fixed assets	3,566	3,455	4,100	5,394	8,303	-	646	32,504	6,407	22,845	34,584
Other Inventory	-	-	39	179	232	71	-	15	-	211	334
Materials and supplies	-	-	37	68	68	71	-	15	-	211	334
Work in progress	-	-	2	5	67	-	-	-	-	-	-
Finished goods	-	-	-	306	-	-	-	-	-	-	-
Goods for resale	-	-	-	-	97	-	-	-	-	-	-
Valuables	106	-	-	-	6	-	475	-	-	-	-
Non Produced assets	128	1,504	5,133	1,677	699	300	475	643	31	58	91
Land	128	1,504	5,133	1,677	414	300	475	643	31	58	91
Subsoil	-	-	-	-	-	-	-	-	-	-	-
Other naturally occurring asset	-	-	-	-	-	-	-	-	-	-	-
Intangible nonproduced asset	-	-	-	-	285	-	-	-	-	-	-

The UBOS releases a number of regular publications containing useful demographic data

UBOS

Key Survey Datasets

POPULATION AND CENSUSES

- Latest version: 2014
- Not regularly released
- Dataset contains:
 - Population data by sex, age group, region and parish
 - Population with access to internet, computer, mobile phone
 - Literacy rates and data on child vulnerability
- Reports for 2014 data and previous data are available for download on the [UBOS website](#)
- Raw data & metadata are available for download

LABOUR FORCE SURVEY

- Latest version: 2016/17
- Not regularly released
- Dataset contains:
 - Comprehensive data on working population including earnings by industry, hours worked and monthly earnings distributed by age, sex and residence
 - Labour underutilisation indicators
 - Youth employment and education mismatch in employment data
- Reports for 2016/17 data and previous data are available for download on the [UBOS website](#)
- Raw data & metadata are available for download

NATIONAL HOUSEHOLD SURVEY

- Latest version: 2016/17
- Not regularly released
- Dataset contains:
 - Data on access to basic services, occupancy tenure, household location, household expenditure and household composition
 - Data on household assets, earning, savings and credit
 - 2011/12 report allows for tracking of progress in poverty reduction and infrastructure accessibility
- Reports for 2016/17 data and previous data are available for download on the [UBOS website](#)
- Raw data is available for older National Household Surveys

The National Household Survey provides detailed, disaggregated household data on occupancy tenure and household expenditure

UBOS

National Household Survey

Table 9.1: Households by occupancy tenure of dwelling units (%)

Characteristics	2012/13			Total	2016/17			Total
	Owner Occupied	Rented	Free		Owner Occupied	Rented	Free	
Sex of Household Head								
Male	78.5	16.5	5.1	100	72.4	21.3	6.3	100
Female	76.2	17.3	6.5	100	70.5	22.3	7.2	100
Residence								
Rural	88.2	4.7	7.1	100	82.7	11.4	5.9	100
Urban	47.7	7.9	44.4	100	43.9	47.7	8.4	100
Sub-region								
Kampala	22.1	68.6	9.3	100	21.8	70.9	7.3	100
Central I	61.8	29.2	9.0	100	53.9	37.1	8.9	100
Central II	67.3	24.0	8.7	100	59.7	32.4	7.8	100
Busoga	74.8	20.4	4.7	100	77.4	16.0	6.6	100
Bukedi	91.2	7.4	1.4	100	88.4	8.0	3.6	100
Elgon	92.2	5.3	2.4	100	84.8	12.9	2.3	100
Teso	94.1	3.6	2.3	100	86.4	10.4	3.2	100
Karamoja	89.2	5.9	4.9	100	88.1	10.4	1.6	100
Lango	92.3	5.2	2.5	100	81.7	11.5	6.7	100
Acholi	89.6	5.7	4.7	100	85.2	6.6	8.2	100
West Nile	91.5	4.4	4.2	100	84.2	7.0	8.7	100
Bunyoro	85.0	10.1	5.0	100	73.4	18.3	8.2	100
Tooro	76.9	16.3	6.8	100	79.8	14.3	5.9	100
Ankole	81.5	13.4	5.1	100	75.6	20.2	4.2	100
Kigezi	87.9	6.9	5.3	100	83.6	9.3	7.1	100
PRDP Districts								
Sporadically Affected	89.9	6.0	4.0	100	81.2	10.1	8.7	100
Severely Affected	90.6	4.8	4.6	100	86.7	7.9	5.5	100
Spill-overs	92.5	5.4	2.1	100	85.9	11.1	3.0	100
Rest of the Country	69.2	23.9	6.9	100	64.9	28.1	7.0	100
Mountainous Areas								
Mountainous	89.6	6.8	3.5	100	80.1	15.9	4.0	100
Non-Mountainous	76.4	17.8	5.7	100	71.2	22.1	6.8	100
Uganda	77.4	17.0	5.5	100	71.8	21.4	6.6	100

Table 7.4: Share of household expenditure by Purpose and region (%) - 2016/2017

Item grouping by Purpose	2016/2017					
	Kampala	Central	Eastern	Northern	Western	Uganda
Food and non-alcoholic beverages	33.5	40.1	54.9	50.5	47.6	45.5
Alcohol beverages, Tobacco and Narcotics	0.8	0.8	0.9	2.1	1.3	1.2
Clothing and Foot wear	2.7	2.4	2.5	2.9	2.2	2.5
Housing, Water, Electricity, Gas and other fuels	22.0	20.3	14.7	11.4	13.5	16.4
Furnishing, Household equipment's	3.1	2.7	2.4	3.9	5.1	3.5
Health	3.1	4.9	5.4	4.9	5.7	5.0
Transport	7.9	6.7	4.1	5.7	6.7	6.2
Communication	2.5	1.8	1.2	1.4	1.6	1.7
Recreation and culture	1.4	1.6	1.0	1.1	1.0	1.2
Education	9.1	8.8	6.7	6.2	7.7	7.8
Restaurants and Hotels	0.7	0.8	0.4	0.3	0.3	0.5
Miscellaneous goods and services	4.9	4.1	2.7	4.1	4.3	4.0
Non-consumption expenditures	8.3	4.8	3.1	5.5	3.0	4.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Item grouping by Purpose	2012/2013					
	Kampala	Central	Eastern	Northern	Western	Uganda
Food and non-alcoholic beverages	34.2	38.8	52.2	50.8	51.0	45.6
Alcohol beverages, Tobacco and Narcotics	1.3	1.6	1.8	3.7	2.2	2.0
Clothing and Foot wear	3.8	3.0	3.7	3.0	3.2	3.3
Housing, Water, Electricity, Gas and other fuels	19.8	15.2	15.5	14.2	12.7	15.0
Furnishing, Household equipment	2.5	3.5	4.4	3.2	3.9	3.6
Health	2.7	5.1	4.2	4.5	4.3	4.4
Transport	9.1	10.2	5.0	4.9	6.0	7.3
Communication	4.0	3.5	2.1	2.0	2.1	2.7
Recreation and culture	1.9	2.2	1.3	1.3	1.2	1.6
Education	7.4	5.4	3.6	3.8	5.2	5.0
Restaurants and Hotels	1.0	0.6	1.0	1.2	0.9	0.9
Miscellaneous goods and services	2.6	3.5	2.4	2.2	2.8	2.9
Non-consumption expenditures	9.7	7.4	2.9	5.2	4.4	5.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

The UBOS publishes a number of other regular and one-off publications

UBOS

Other Data

ANNUAL STATISTICAL ABSTRACT

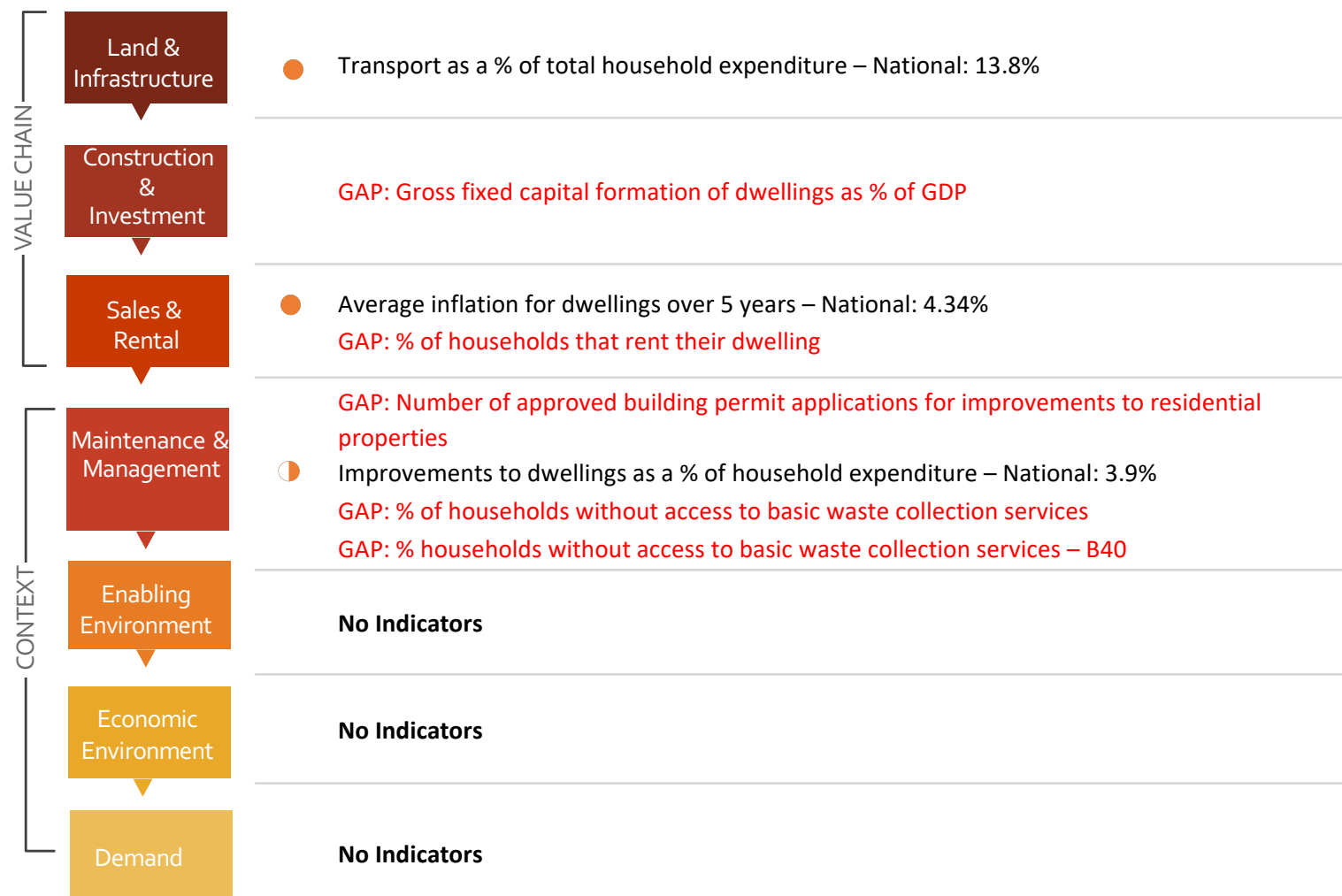
- Latest version: 2020
- Released annually
- Dataset contains:
 - Statistics on environmental, demographic, macroeconomic and production sectors
 - Includes building and construction statistics including plans submitted and approved
- Report for 2020 data and previous data are available for download on the [UBOS website](#)
- Raw data & metadata are not available for download

NATIONAL PANEL SURVEY

- Latest version: 2015
- Not regularly released
- Dataset contains:
 - High-level data on poverty, service delivery, governance and employment
- Report for 2015 data and previous data are available for download on the [UBOS website](#)
- Raw data & metadata are available for download






















The following indicators were sourced from the CPI and PPI publications as well as the National Household Survey. It may be useful to collaborate with the UBOS to refine household questionnaires in future so that data is generated on key indicators (e.g. household access to waste collection)

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Indicators sourced from the UBOS were generally high-quality. Not only is the data sourced from a government authority but it is also well-defined, recent and regularly updated

UBOS

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Transport as a % of household expenditure - National	Infrastructure	13.8%	2020	Data sourced from UBOS Consumer Price Index Publication June 2020	 Data is documented and well-defined	 Measurement in line with requirement	 Data collected by a government authority	 Nationally representative, in line with definition	 Published in 2020 – updated monthly	 Data available for download – multiple formats, easy to access	 Data is documented and well-defined, measurement in line with requirement
Average inflation for dwellings over 5 years - National	Ownership	4.34%	2020	Data sourced from Uganda Bureau of Statistics Residential Property Price Index, Fourth Quarter 2019/2020	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a government authority	 Nationally representative, in line with definition	 Published in 2020	 Downloadable - publication, easy to access	 Data is documented and well-defined, measurement in line with requirement
Improvements to dwellings as a % of household expenditure - National	Home improvements	3.9%	2020	Data sourced from UBOS Consumer Price Index Publication June 2020	 Data is documented and well defined	 Includes furnishings, household equipment and routine household maintenance	 Data collected by a government authority	 Nationally representative, in line with definition	 Published in 2020 – released monthly	 Data available for download – multiple formats, easy to access	 Data does not match indicator definition exactly

Unlock

- CAHF and partners could explore other available survey data including the National Household Survey and the Labour Force Survey

Disseminate

- Bottom 40 data may exist but raw data is not disseminated
- Key reports are not released at regular intervals; no indication of when new reports will be published. The UBOS should be encouraged to release reports at regular intervals (i.e. annually, quarterly, monthly) and indicate when next report is due to be released

Disaggregate

- The UBOS is well-positioned to make raw data available for the 2016/17 National Household Survey as it has done for previous surveys to enable analysis of household data. This will allow for useful household-level analysis based on formality and type of residence (urban/rural). This could also facilitate standardised cross-country comparisons. This data could also be triangulated against C-GIDD income data

Gather

- Where there are opportunities to do so, CAHF should collaborate with the UBOS to refine household questionnaires in future so that data is generated on key indicators (e.g. household access to waste collection)

Uganda's Data Landscape: All institutions in Kenya's housing value chain generate data, whether for private or public use, or simply as a by-product of their business. We have reviewed the key institutions that generate and disseminate pertinent data

Key data producers and custodians in Uganda

1. — Uganda Bureau of Statistics
2. — **Bank of Uganda**
3. — Ministry of Lands, Housing & Urban Development
4. — Ministry of Finance, Planning & Economic Development
5. — Private Sector and NGOs
6. — Multilaterals and Development Finance Institutions

CENTRAL BANKS

- Central banks are as important to a country's data ecosystem as Statistic Bureaus, collecting data on many financial institutions that operate within their borders
- This data is typically collected from different financial institutions (e.g. commercial banks, developmental financial institutions, community banks, microfinance banks, etc.) by means of a statutory return that must be completed on a regular basis (typically monthly)
- While there are some differences across countries, most central banks will collect data on credit extension and the book value and performance of debt broken down by credit product and market (household vs. corporate vs. government)
- In some cases, the central bank may collect data on rates charged for loan products, although this may not cover mortgages

THE CENTRAL BANK OF UGANDA

- The powers afforded to the Bank of Uganda (BOU) designate this institution as the authoritative figure on financial sector data
- The BOU is responsible for formulating and implementing monetary policy as well as regulating and supervising financial institutions
- The Bank of Uganda contains time series data categorised into four macroeconomic accounts: external sector, monetary and financial sector, fiscal sector and real sector
- It works closely with the Ministry of Finance, Planning and Economic Development

The Bank of Uganda Act

"An Act to amend and consolidate the Bank of Uganda Act for regulating the issuing of legal tender, maintaining external reserves and for promoting the stability of the currency and a sound financial structure conducive to a balanced and sustained rate of growth of the economy and for other purposes related to the above."

4. Functions of the bank.

(1) The functions of the bank shall be to formulate and implement monetary policy directed to economic objectives of achieving and maintaining economic stability.

(2) Without prejudice to the generality of subsection (1), the bank shall—

- (a) maintain monetary stability;
- (b) maintain an external assets reserve;
- (c) issue currency notes and coins;
- (d) be the banker to the Government;
- (e) act as financial adviser to the Government and manager of public debt;
- (f) advise the Government on monetary policy as is provided under section 32(3);
- (g) where appropriate, act as agent in financial matters for the Government;
- (h) be the banker to financial institutions;
- (i) be the clearinghouse for cheques and other financial instruments for financial institutions;
- (j) supervise, regulate, control and discipline all financial institutions

The BOU releases a number of regular publications containing useful financial data

Bank of Uganda

Financial Data

FINANCIAL STABILITY REPORT

- Latest version: June 2019
- Released annually
- Dataset contains:
 - Banking sector assets, sectoral distribution of gross loans including building and construction
 - Key financial soundness indicators including NPLS to Total Gross Loans, Return on assets and equity
- Report for 2019 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are not available for download

ANNUAL SUPERVISION REPORT

- Latest version: December 2018
- Released annually
- Dataset contains:
 - Bank assets and liabilities
 - Sectoral analysis of credit including real estate & construction
 - Aggregated financial statements
- Report for 2018 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are not available for download

MONETARY POLICY REPORT

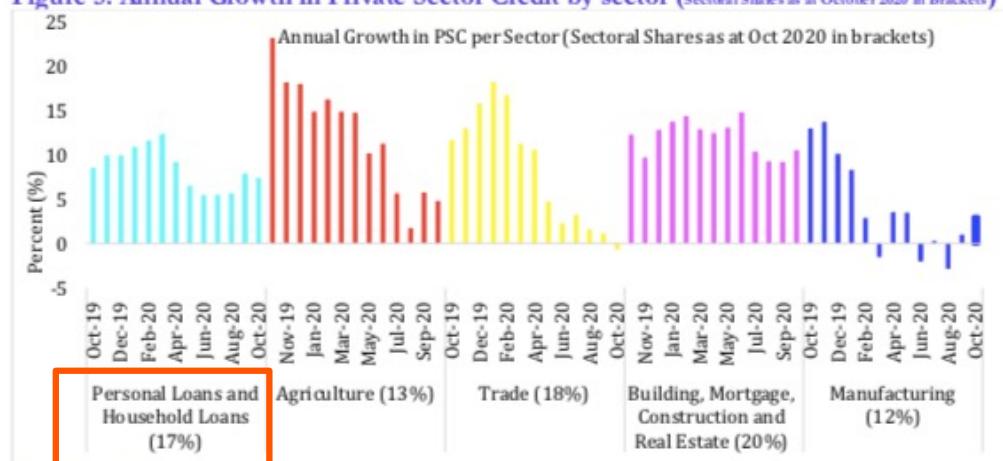
- Latest version: December 2020
- Released monthly
- Dataset
 - Lending interest rates by sector
 - NPLs by credit
 - Private sector credit including personal and household loans as well as mortgages, construction and real estate
- Report for 2020 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are not available for download

The following screenshots come from the Monetary Policy Report which contains useful loan data. However, data on residential mortgages is not disseminated

Table 1: Non Performing Loans by sector

NPL RATIO (%)	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20
AGRICULTURE	9.8	7.9	9.7	9.1	8.4	8.8	9.8	9.4	8.5
MINING & QUARRYING	4.7	0.4	0.3	0.8	0.3	0.3	0.1	5.6	5.7
MANUFACTURING	1.9	2.3	2.9	2.7	2.0	2.4	2.4	2.2	2.2
TRADE & COMMERCE	6.3	4.0	3.6	3.2	5.0	7.5	7.4	8.9	7.6
TRANSPORT & COMMUNICATION	4.3	2.6	1.5	3.4	3.8	2.9	2.1	2.1	2.1
BUILDING, CONSTRUCTION & REAL ESTATE	3.9	2.2	2.5	3.0	4.4	4.5	4.4	6.5	4.7
ELECTICITY & WATER	0.1	0.0	0.1	0.3	0.1	0.1	30.9	21.6	17.9
BUSINESS SERVICES	3.7	2.7	3.1	2.8	2.7	2.7	2.9	3.5	3.1
COMMUNITY, SOCIAL AND OTHER SERVICES	3.8	3.0	8.0	7.6	5.7	5.4	2.2	2.1	1.2
PERSONAL AND HOUSEHOLD LOANS	3.3	2.6	2.8	2.6	2.7	2.8	4.0	5.0	4.6
OTHER ACTIVITIES	21.8	8.6	6.7	4.0	17.0	5.0	6.8	6.7	6.6
OVERALL NPL RATIO	4.7	3.4	3.8	3.8	4.4	4.9	5.4	6.0	5.1

Figure 5: Annual Growth in Private Sector Credit by sector (Sectoral Shares as at October 2020 in Brackets)



Source: Bank of Uganda

The BOU releases a number of regular publications containing useful macroeconomic data

Bank of Uganda

Macroeconomic Data

STATE OF THE ECONOMY REPORT

- Latest version: December 2020
- Released quarterly
- Dataset contains:
 - NPLs by sector
 - Balance of payments, exchange rates, consumer price inflation
 - Lending rates and yields on treasury bonds
- Report for 2020 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are not available for download

STATISTICAL ABSTRACT

- Latest version: 2019
- Released annually
- Dataset contains:
 - Outstanding stock of loans including residential mortgages
 - Weighted average lending rates on loans including mortgages and land purchases
 - Balance of payments, exchange rates, consumer price inflation
 - Lending rates and yields on treasury bonds
 - Mobile phone transactions
- Report for 2019 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are not available for download

The following screenshots come from the Statistical Abstract and State of the Economy Report respectively. The BOU provides useful sectoral data on Mortgage & Land Purchase as well as Building, Construction & Real Estate

Table 4.9a: Weighted average lending rates on shilling denominated loans from commercial banks (%)

Economic Sector	Dec18	Jan19	Feb19	Mar19	Apr19	May19	Jun19	Jul19	Aug19	Sep19	Oct19	Nov19	Dec19
Agriculture: Crops, Livestock Poultry and Fisheries	22.8	23.9	23.3	19.7	20.3	19.2	22.0	23.0	21.1	21.3	20.6	22.8	21.4
Mining and Quarrying	19.9	20.1	16.1	20.4	20.0	19.9	20.2	22.0	13.7	21.1	21.8	14.6	21.4
Manufacturing	18.1	17.4	18.0	17.7	12.1	14.5	16.8	19.2	17.6	18.3	18.0	16.9	19.2
Trade	19.9	21.0	20.5	18.2	16.9	20.3	16.8	20.3	19.8	17.7	18.2	18.2	18.7
Transport and Communication.	15.6	20.8	17.7	17.8	15.9	23.4	14.8	21.8	22.9	20.3	14.9	12.5	19.4
Electricity and Water	22.2	22.3	23.8	15.0	22.5	22.8	18.4	22.6	25.9	17.2	24.5	25.0	25.0
Mortgage & Land Purchase	22.6	23.2	22.9	23.4	22.3	21.2	23.2	22.1	21.3	22.6	23.0	22.1	21.2
Other (Building , Construction and real estate)	21.4	22.3	21.3	18.9	19.9	21.6	20.4	21.7	20.3	20.3	20.0	20.3	19.7
Business Services	22.4	21.6	21.1	20.0	22.9	23.1	22.9	22.1	22.4	20.7	23.2	21.9	19.5
Community, Social and Other Services										21.4	20.8	22.7	20.7
Personal and Household Loans [Auto loans]										22.1	21.7	16.8	15.5
Other Activities (not anywhere above)										23.5	25.8	18.5	23.9
Overall Weighted Average Lending Rates										19.8	19.8	18.3	18.8

Source: Statistics Department, Bank of

Table 1: Impact of coronavirus on non-performing loans

NPL RATIO (percent)	Sep 18	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Mar-2020 Proj.
Agriculture	9.83	7.89	9.69	9.14	8.36	7.78	7.78
Mining & Quarrying	4.73	0.41	0.32	0.77	0.34	0.28	0.28
Manufacturing	1.92	2.31	2.90	2.68	1.99	2.41	2.41
Trade & Commerce	6.26	4.03	3.61	3.19	4.96	7.48	11.23
Transport & Communication	4.33	2.63	1.51	3.39	3.77	2.90	4.35
Building, Construction & Real Estate	3.91	2.25	2.49	2.97	4.42	4.51	6.77
Electricity & Water	0.13	0.03	0.14	0.32	0.07	0.09	0.09
Business Services	3.68	2.70	3.05	2.82	2.69	2.70	2.70
Community, Social and Other Services	3.81	2.97	8.04	7.56	3.73	3.36	3.36
Personal and Household Loans	3.26	2.60	2.76	2.64	2.75	2.80	2.80
Other Activities	21.84	8.64	6.66	4.01	17.01	4.99	4.99
Overall Npl Ratio	4.71	3.41	3.82	3.79	4.35	4.71	5.94

Source: Bank of Uganda






















The following indicators were sourced from the BOU. Although some useful mortgage data is published, data for some key residential mortgage indicators are not disseminated

Bank of Uganda

VALUE CHAIN	Land & Infrastructure	No indicators
	Construction & Investment	No Indicators
	Sales & Rental	<ul style="list-style-type: none"> ● Number of mortgage providers – National: 5 ● Value of residential mortgages outstanding in local currency unit – National: USh 822 090 177 421 GAP: Number of residential mortgages outstanding GAP: Value of residential mortgages issued per annum in local currency units GAP: Number of residential mortgages issued per annum GAP: Non-performing residential mortgages as a % of total outstanding residential mortgages GAP: Mortgages as a % of properties ● Value of residential mortgages outstanding as % of GDP – National: 0.64% ● Prevailing residential mortgage rate – National: 22.6%
CONTEXT	Maintenance & Management	<ul style="list-style-type: none"> ● Number of microfinance providers – National: 61 ● Value of microfinance loans in local currency units – National: USh 376 794 248 874
	Enabling Environment	No indicators
	Economic Environment	<p>Yield on 2-year government bonds – National: 14.6%</p> <p>Yield on 10-year government bonds – National: 15.7%</p> <p>USD Exchange rate (1 USD = x LCU): 3 666.25</p>
	Demand	No indicators






















Generally, the quality of data sourced from the BOU is good. Some shortcomings, primarily pertaining to indicator definitions and poor accessibility are highlighted in the quality assessment below

Bank of Uganda

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Number of residential mortgage providers - National	Finance	5	2019	Data sourced from Bank of Uganda Document: Licensed Credit Institutions as at July 01 2020	 Meaning of data is clear	 Measurement in line with requirement	 Data provided by government authority	 Nationally representative, in line with definition	 Published in 2020	 Data can be accessed online	 Data provided by a regulatory authority
Value of residential mortgages outstanding in local currency units - National	Finance	US\$ 822 090 177 421	2020	Data sourced from Central Bank Statistics Portal, Credit by Sector, Other depository corporations credit to the private sector	 Data is documented and well-defined	 Measurement in line with requirement	 Data provided by government authority	 Nationally representative, in line with definition	 Published in 2020 – regularly updated	 Data available for download – multiple formats, easy to access	 Data is documented and well-defined, measurement in line with requirement
Value of residential mortgages outstanding as % of GDP - National	Finance	0.64%	2020	Mortgage data sourced from Credit Central Bank Statistics Portal, Credit by Sector, Other depository corporations credit to the private sector; GDP data sourced from the World Bank	 Data is documented and well-defined	 Measurement in line with requirement	 Data provided by government authority & reputable source, in line with global standards	 Nationally representative, in line with definition	 Mortgage data published in 2020, GDP data published in 2018	 Data available for download – multiple formats, easy to access	 Underlying data points are from different years

Generally, the quality of data sourced from the BOU is good. Some shortcomings, primarily pertaining to indicator definitions and poor accessibility are highlighted in the quality assessment below

Bank of Uganda

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Prevailing residential mortgage rate - National	Finance	22.6%	2018	Data sourced from Bank of Uganda Statistical Abstract 2018 - weighted average lending rate on mortgage and land loans from commercial banks	 Data is documented and well-defined	 Measurement in line with requirement	 Data provided by government authority	 Nationally representative, in line with definition	 Published in 2018	 Downloadable – multiple formats, easy to access	 Data is documented and well-defined, measurement in line with requirement
Number of microfinance providers - National	Finance	61	2020	Data collected from Appendix II, Instruction Notes for the Compilation of Form BS100 For Commercial Banks of Uganda March 2020, Large Microfinance Institutions	 Meaning of data is clear	 Data includes large microfinance institutions - may exclude smaller microfinance institutions	 Data provided by government authority	 Nationally representative, in line with definition	 Published in 2020	 Downloadable – publication, easy to access. Data published in an appendix which is difficult to locate.	 Data does not match definition exactly, published in an appendix.
Value of microfinance loans in local currency units – National	Finance	US\$ 376 794 248 874	2020	Data sourced from Bank of Uganda website in Credit by Sector data under Monetary and Financial Sector Statistics	 Data is documented and well-defined	 Data includes credit from deposit-taking microfinance institutions only	 Data provided by government authority	 Nationally representative, in line with definition	 Published in 2020 – regularly updated	 Data available for download – multiple formats, easy to access	 Data does not match definition exactly 36

Unlock

Disseminate

- Public access to metadata for key publications including the Monetary Policy and Annual Supervision reports should be provided and published together with the relevant publication
- Sectoral loan data is collected and disseminated (includes building and construction, real estate, personal loans) but data on residential mortgages specifically is not disseminated
- Some key reports are not released as stipulated in report name (e.g. most recent Annual Banking Report released in 2018). The BOU should be encouraged to release reports and raw data at regular intervals (i.e. annually, quarterly, monthly) and indicate when next report is due to be released

Disaggregate

- Transactions data generated by lenders and credit bureaus could significantly improve public understanding of credit access and performance in Uganda

Gather

- Systematically gather data on LTV, loan term, interest rates and fees, number of loans granted per annum

Uganda's Data Landscape: All institutions in Kenya's housing value chain generate data, whether for private or public use, or simply as a by-product of their business. We have reviewed the key institutions that generate and disseminate pertinent data

Key data producers and custodians in Uganda

1. — Uganda Bureau of Statistics
2. — Bank of Uganda
3. — **Ministry of Lands, Housing & Urban Development**
4. — Ministry of Finance, Planning & Economic Development
5. — Private Sector and NGOs
6. — Multilaterals and Development Finance Institutions

MINISTRY OF LAND, HOUSING & URBAN DEVELOPMENT

- The Ministry of Lands, Housing and Urban Development (MLHUD) is responsible for providing policy direction, national standards and coordination of all matters concerning lands, housing, and urban development
- To assist with these tasks, the MLHUD is made up of several different departments
- The ministry has an extensive list of downloadable resources available under the resource tab on their webpage. These resources include information on ongoing projects and approved physical plans, strategy documents, policies, laws, forms, and speeches
- An important department that falls under the MLHUD for the purposes of this document is the Department of Land Registration. The department is responsible for issuance of certificates of titles, general conveyance, keeping custody of the national land register, coordination, inspection, monitoring and back-up technical support relating to land registration and acquisition processes to local governments
- The MLHUD primarily publishes information on infrastructure projects, physical plans and laws. Data on residential transfers (including raw land sales, registration and sale of new units and residential resale transactions) is not disseminated. The MLHUD is well-positioned to provide this data

The MLHUD publishes some publications containing land data

MLHUD

Key Data

ANNUAL BULLETIN

- Latest version: November 2019
- Released annually
- Dataset contains:
 - Notices issued by Titles Office
 - Land and property valuations
 - Project achievements and targets
 - Search letters issued to clients from Land Verification Office
- Report for 2019 data and previous data are available for download on the MLHUD [website](#)
- Raw data & metadata are not available for download

NATIONAL PHYSICAL PLANNING STANDARDS AND GUIDELINES

- Latest version: 2011
- One-off publication
- Dataset contains:
 - Site standards for residential developments including minimum plot sizes and building materials
 - Plot area requirements for schools, health facilities and government facilities
- Report for 2011 data and previous data are available for download on the [MLHUD website](#)
- Raw data & metadata are not available for download

The MLHUD website primarily publishes administrative and procedural forms, as shown below

MLHUD

For More Resources kindly use the Right Hand Panel to find what youre looking for

- ② [Land Transfer form 2016](#)
- ② [Land form1 – Application for Customary](#)
- ② [Land form2- Application of Certificate of Occupancy](#)
- ② [Land form3- Notice to show cause why tenancy should not be terminated](#)
- ② [Land form4- Application for conversion from customary tenure to freehold tenure](#)
- ② [Land form5- Application for conversion from leasehold out of former public land to freehold](#)
- ② [Land form6- Aquisition of Certificate of title by ULC](#)
- ② [Land form7- Application for a leasehold from ULC](#)
- ② [Land form8- Application for a leasehold from DLB](#)
- ② [Land form9- Public Notice for customary land](#)
- ② [Land form10 – public notice for freehold](#)
- ② [Land form11 – order to attend hearing by ALC](#)
- ② [Land form12 – order to produce documents at hearing of ALC](#)
- ② [Land form13 – summons to attend hearing by ALC](#)
- ② [Land form14 – witness oath](#)
- ② [Land form15 – interpreters oath](#)
- ② [Land form16 – notice to convert lease out of former public land to freeholdinterpreters oath](#)
- ② [Land form17 – lease or sub lease offer](#)
- ② [Land form18 – lease or sub lease offer by DLB](#)

[How to Transfer Mailo Land](#) | [How to Acquire a Leasehold Land Title](#) | [How to Acquire a freehold land title](#) | [How to Register a Caveat](#)
[How to Register a Mortgage](#)

Download Transaction Procedures

[Home](#) ② [Download Transaction Procedures](#)

- ② [Procedure for Obtaining a Certificate of Customary Ownership](#)
- ② [How to acquire a FREEHOLD Land Title \(English\)\(NEW\)](#)
- ② [How to acquire a FREEHOLD Land Title \(LUO\)\(NEW\)](#)
- ② [How to acquire a LEASE HOLD Land Title \(English\)\(NEW\)](#)
- ② [How to acquire a LEASE HOLD Land Title \(Luo\)\(NEW\)](#)

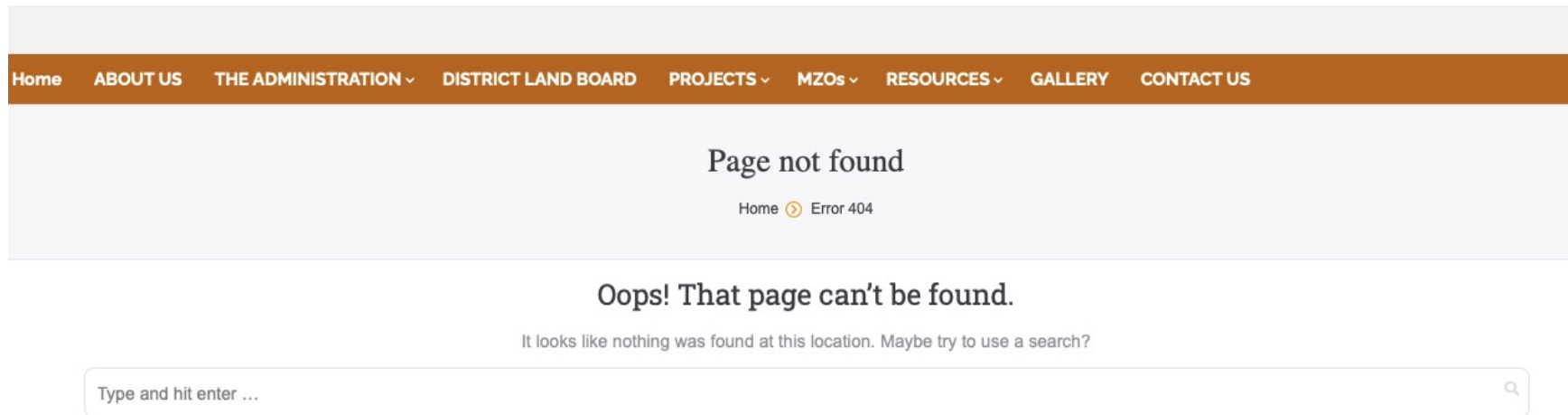
Physical Planning Forms

[Home](#) ② [FORMS & DOWNLOADS](#) ② [Physical Planning Forms](#)

1. PPA Form 1: [SUBMISSION OF A PHYSICAL DEVELOPMENT PLAN TO THE NATIONAL PHYSICAL PLANNING BOARD FOR APPROVAL](#)
2. PPA Form 2: [NOTICE OF HEARING OBJECTIONS/REPRESENTATIONS FOR SUBDIVISION/CONSOLIDATION OF LAND/DEVELOPMENT PUBLIC NOTICE](#)
3. PPA Form 3: [APPLICATION FOR CHANGE OF USE](#)
4. PPA Form 4: [SUBMISSION FOR APPROVAL OF MODIFICATION/REVOCATION OF NATIONAL AND REGIONAL PLAN](#)
5. PPA Form 5: [NOTICE OF GAZZETE /PUBLIC NOTICE FOR APPROVED NATIONAL/REGIONAL/DISTRICT/URBAN/LOCAL DEVELOPMENT](#)
6. PPA Form 6: [DISPLAY OF THE NATIONAL OR..... \(TITLE\) REGIONAL PHYSICAL DEVELOPMENT PLAN](#)
7. PPA Form 7: [DISPLAY OF DISTRICT/URBAN/LOCAL PHYSICAL DEVELOPMENT PLAN](#)
8. PPA Form 8: [REQUEST FOR A RECORD OF THE PROCEEDINGS OF A DISTRICT/URBAN/LOCAL PHYSICAL PLANNING COMMITTEE](#)

Often, publications like the Annual Bulletin are difficult to access

MLHUD










The following indicator was sourced from the Ministry of Land, Housing & Urban Development. As evidenced by the number of data gaps, very few indicators were populated

MLHUD

VALUE CHAIN	Land & Infrastructure	<p>Regulated minimum size of a residential plot in urban areas in square meters – Urban: 200</p> <p>GAP: Total number of residential properties with a title deed – National</p>
	Construction & Investment	<p>GAP: Number of dwellings completed annually</p>
	Sales & Rental	<p>GAP: Resale transactions as a % of all residential transactions</p> <p>GAP: Number of new residential transfers</p> <p>GAP: Number of residential resale transactions</p> <p>GAP: Number of residential transfers financed with a mortgage</p>
CONTEXT	Maintenance & Management	<p>GAP: Number of approved building permit applications for improvements to residential properties</p>
	Enabling Environment	<p>No indicators</p>
	Economic Environment	<p>No indicators</p>
	Demand	<p>No indicators</p>

Only one indicator was populated by Ministry of Lands, Housing and Urban Development data. The data is outdated and does not align exactly with the stipulated indicator definition

MLHUD

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Regulated minimum size of a residential plot in urban areas in square meters - Urban	Land Assembly	200	2019	Data collected from National Physical Planning Standards and Guidelines provided by the Ministry of Lands, Housing and Urban Development	 Meaning of data is clear	 Plot size provided by Ministry of Lands is the recommended plot size, not necessarily the regulatory minimum	 Data provided by government authority	 Nationally representative	 Published in 2011	 Downloadable – publication, easy to access	 Data is outdated, unclear if the recommended plot size is a regulatory requirement

Recommendations for data provided by the Ministry of Lands, Housing & Urban Development

MLHUD

Key Recommendations

Unlock

Disseminate

- The Ministry of Lands should publish indicators and reports on residential transfers (including raw land sales, registration and sale of new units and residential resale transactions). The Ministry is well-positioned to do this as it already has the data

Disaggregate

- The Ministry of Lands should make available underlying transactions data so that third parties can augment and add value to the data

Gather

Uganda's Data Landscape: All institutions in Kenya's housing value chain generate data, whether for private or public use, or simply as a by-product of their business. We have reviewed the key institutions that generate and disseminate pertinent data

Key data producers and custodians in Uganda

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2. — Bank of Uganda
3. — Ministry of Lands, Housing & Urban Development
4. — **Ministry of Finance, Planning & Economic Development**
5. — Private Sector and NGOs
6. — Multilaterals and Development Finance Institutions

MINISTRY OF FINANCE, PLANNING & ECONOMIC DEVELOPMENT

- The Ministry of Finance, Planning and Economic Development (MoFPED) plays a critical role in coordinating development planning, mobilising public resources and promoting accountability for the beneficial use of Uganda's resources
- The MoFPED derives its power from the constitution and related parliament acts
- Consequently, the MoFPED is well-positioned to provide data on the government's budget as well as the budgets for state-owned enterprises and public corporations
- The MoFPED website provides a comprehensive breakdown of the government budget. The budget process consists of three significant stages: the budget framework, the draft proposal and the approved budget
- The MoFPED produces three budget books containing the budgets for central government votes, central government's support to local government votes and budgets for state-owned enterprises and public corporations

The MoFPED releases a number of reports containing useful budget data. These are all also available from the Bank of Uganda's website.

MoFPED

Budget Data

NATIONAL BUDGET FRAMEWORK PAPER

- Latest version: December 2020
- Released quarterly
- Dataset contains:
 - Real GDP growth, inflation, exchange rates
 - Government expenditure by sector including Ministry of Lands
 - Programme outcomes and indicators including improved land tenure security
 - Accompanied by budget estimates and speeches
- Report for 2020 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are available for download

PERFORMANCE OF ECONOMY REPORT

- Latest version: November 2020
- Released annually, quarterly and monthly
- Dataset contains:
 - Inflation and economic activity indicators
 - Exchange rates, yields on treasury bills, outstanding private sector credit including building, mortgage, construction and real estate
- Report for 2020 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are available for download

SECTOR REPORTS

- Latest version: 2020
- Released annually
- Dataset contains:
 - Sector expenditure, performance and plans
 - Sector outcome indicators
 - Sector specific programme objectives and outcomes
- Report for 2020 data and previous data are available for download on the [BOU website](#)
- Raw data & metadata are not available for download

The Ministry of Finance, Planning & Economic Development publishes useful economic data most of which is sourced from the Bank of Uganda

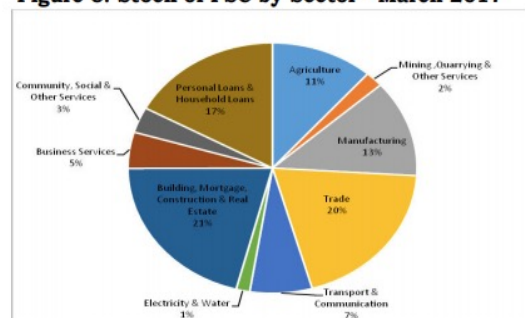
MoFPED

Private Sector Credit

The stock of outstanding Private Sector Credit (PSC) declined by 1.2% in March 2017 to Shs. 11,909 billion from Shs. 12,057 billion in February 2017. The decline highlights the heightened risk aversion within banks to lend to the private sector amidst high non-performing loans, which amounted to 6.3% of total gross loans at the end of March 2017.

By sector; building, mortgage, construction and real estate recorded the highest share of outstanding PSC at 21%. Other sectors with notably high shares include; trade (20%); personal and household loans (17%); manufacturing (13%) and agriculture (11%). Figure 5 illustrates the distribution of the stock of outstanding PSC by sector.

Figure 5: Stock of PSC by Sector - March 2017



Source: Bank of Uganda

Table 3: Monthly PSC growth by sector

Sector	Mar-16	Feb-17	Mar-17
Agriculture	2.7%	4.8%	4.7%
Mining & Quarrying	9.1%	4.0%	10.7%
Manufacturing	-1.2%	-3.8%	-1.4%
Trade	-1.6%	-3.0%	2.8%
Transport & Communication	-0.2%	-0.3%	-4.7%
Electricity and Water	-0.6%	-7.4%	-11.0%
Building, Mortgage, Construction & Real Estate	0.5%	-5.4%	-0.9%
Business Services	-2.3%	45.9%	-22.0%
Community, Social & Other Services	1.2%	-1.0%	-3.0%
Personal Loans & Household Loans	-0.02%	-0.2%	-0.1%
Other Services	5.7%	0.6%	0.4%
Total	-0.002%	-0.1%	-1.2%

Source: Bank of Uganda

The Ministry of Finance, Planning & Economic Development publishes detailed budget data in its national and sectoral reports. This includes an accountability sector report focused on the utilization of public resources to facilitate fair, high-quality

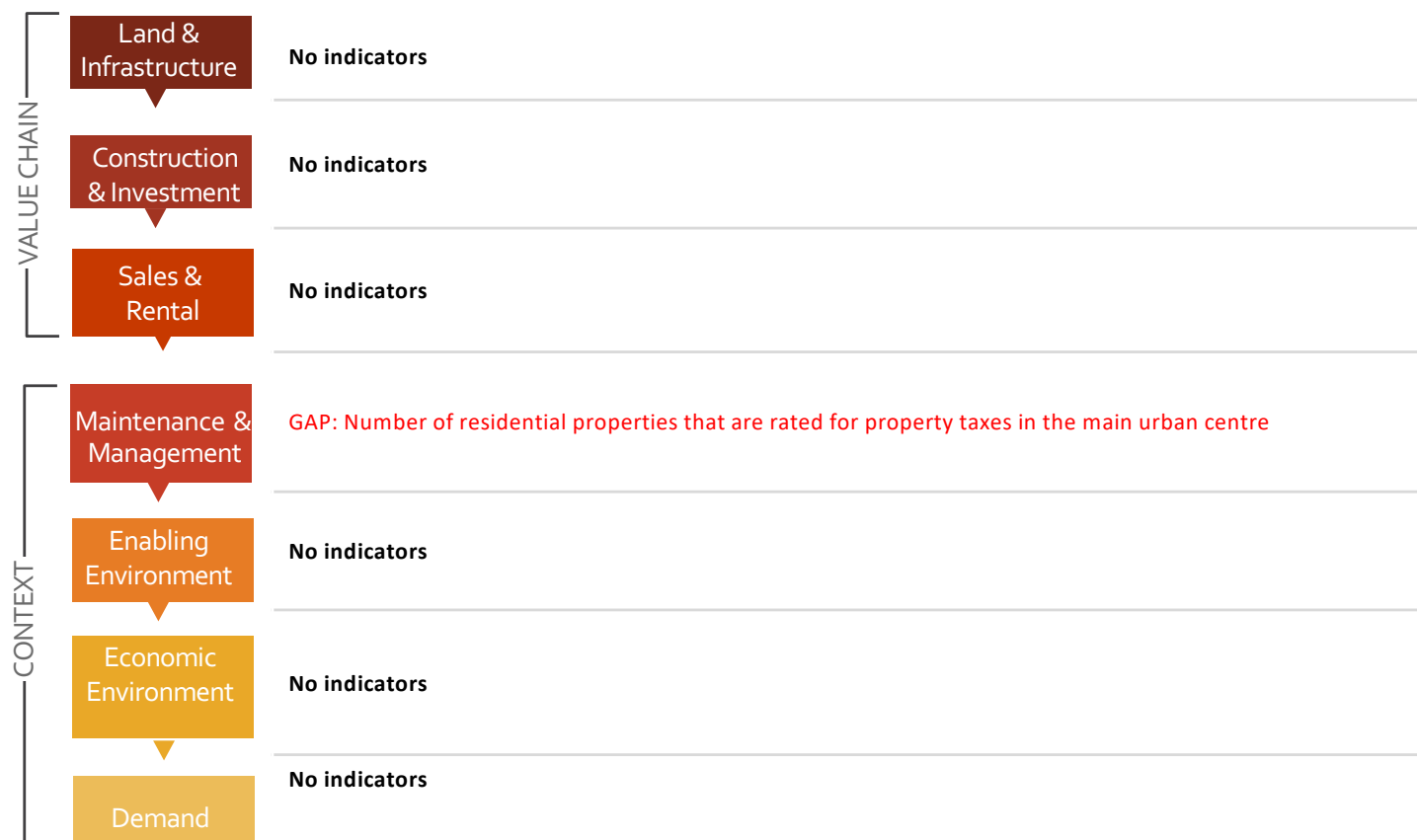
MoFPED

Table 3: MEDIUM TERM EXPENDITURE FRAMEWORK (MTEF) 2018/19-2020/21(Excl. Arrears)

Billion Uganda Shillings		FY 2018/19 Approved Budget						FY 2019/20 Budget Projections						FY 2020/21 Budget Projections					
SECTOR/VOTE		Wage	Non-Wage Recurrent	Domestic Dev	External Financing	Total excl. External Financing	Total incl. External Financing	Wage	Non-Wage Recurrent	Domestic Dev	External Financing	Total excl. External Financing	Total incl. External Financing	Wage	Non-Wage Recurrent	Domestic Dev	External Financing	Total excl. External Financing	Total incl. External Financing
Agriculture																			
010	Ministry of Agriculture, Animal & Fisheries	11.944	33.465	99.060	211.178	144.470	355.647	13.033	32.037	141.122	333.302	186.192	519.494	13.685	36.843	169.346	157.406	219.873	377.279
121	Dairy Development Authority	1.570	2.123	2.042	0.000	5.735	5.735	1.570	4.919	3.642	0.000	10.132	10.132	1.649	5.657	4.371	0.000	11.677	11.677
122	Kampala Capital City Authority	0.052	0.322	6.284	0.000	6.659	6.659	0.202	0.652	6.334	0.000	7.188	7.188	0.212	0.750	7.601	0.000	8.563	8.563
125	National Animal Genetic Res. Centre and Data Bank	1.900	1.733	7.364	0.000	10.997	10.997	4.028	5.870	53.344	0.000	63.242	63.242	4.229	6.751	64.013	0.000	74.993	74.993
142	National Agricultural Research Organisation	22.472	7.099	32.783	0.000	62.354	62.354	22.472	19.717	37.473	0.000	79.662	79.662	23.596	22.674	44.968	0.000	91.237	91.237
152	NAADS Secretariat	2.185	2.952	244.840	0.000	249.977	249.977	2.185	2.859	140.850	0.000	145.894	145.894	2.294	3.288	169.020	0.000	174.602	174.602
155	Uganda Cotton Development Organisation	0.000	0.584	4.411	0.000	4.995	4.995	2.013	2.418	4.211	0.000	8.642	8.642	2.114	2.781	5.053	0.000	9.948	9.948
160	Uganda Coffee Development Authority	0.000	73.589	0.000	0.000	73.589	73.589	6.865	89.354	0.483	0.000	96.702	96.702	7.208	102.757	0.579	0.000	110.545	110.545
500	501-850 Local Governments	71.599	35.998	15.369	0.000	122.967	122.967	73.462	33.766	15.369	0.000	122.597	122.597	77.135	38.831	18.443	0.000	134.409	134.409
Sub Total For Agriculture		111.724	157.865	412.154	211.178	681.743	892.920	125.830	191.592	402.829	333.302	720.251	1,053.553	132.122	220.331	483.394	157.406	835.847	993.252
Lands, Housing and Urban Development																			
012	Ministry of Lands, Housing & Urban Development	8.103	22.224	20.101	136.216	50.428	186.644	8.103	44.532	8.921	116.650	61.556	178.206	8.508	51.212	10.705	50.139	70.425	120.564
122	Kampala Capital City Authority	0.000	0.000	0.000	0.000	0.000	0.000	0.578	1.010	0.000	6.674	1.588	8.262	0.607	1.162	0.000	0.000	1.768	1.768
156	Uganda Land Commission	0.614	0.637	14.525	0.000	15.776	15.776	0.614	0.644	39.315	0.000	40.573	40.573	0.644	0.740	47.178	0.000	48.563	48.563
Sub Total For Lands, Housing and Urban Development		8.717	22.861	34.626	136.216	66.204	202.420	9.294	46.185	48.236	123.324	103.716	227.041	9.759	53.113	57.884	50.139	120.756	170.896
Energy and Mineral Development																			
017	Ministry of Energy and Mineral Development	6.225	85.788	325.227	1,339.221	417.240	1,756.460	6.225	64.493	460.789	1,333.167	531.506	1,864.672	6.536	74.166	552.947	1,786.684	633.649	2,420.333
123	Rural Electrification Agency (REA)	0.000	0.000	101.976	534.562	101.976	636.538	15.813	22.802	128.139	894.088	166.755	1,060.843	16.604	26.223	153.767	559.440	196.594	756.033
311	Uganda National Oil Company (UNOC)	9.586	5.614	0.000	0.000	15.200	15.200	19.570	11.901	0.000	0.000	31.470	31.470	20.548	13.686	0.000	0.000	34.234	34.234
312	Petroleum Authority of Uganda (PAU)	14.600	15.400	0.000	0.000	30.000	30.000	18.331	31.868	0.000	0.000	50.199	50.199	19.248	36.648	0.000	0.000	55.896	55.896
Sub Total For Energy and Mineral Development		30.411	106.802	427.203	1,873.783	564.416	2,438.199	59.938	131.063	588.928	2,227.254	779.930	3,007.184	62.935	150.723	706.714	2,346.123	920.372	3,266.496
Works and Transport																			
016	Ministry of Works and Transport	11.866	66.740	370.810	425.382	449.416	874.798	11.866	72.182	917.269	654.547	1,001.317	1,655.864	12.459	83.009	1,100.723	220.656	1,196.191	1,416.848
113	Uganda National Roads Authority	71.105	27.509	1,612.700	1,419.100	1,711.314	3,130.414	71.105	27.347	1,724.552	2,176.065	1,823.004	3,999.069	74.660	31.449	2,069.462	2,100.209	2,175.572	4,275.780

No indicators were sourced from the Ministry of Finance, Planning and Economic Development. It is possible they might have access to data on properties that are rated for property taxes although this may reside with the municipality

MoFPED



Recommendations for data provided by the Ministry of Finance, Planning & Economic Development

MoFPED

Key Recommendations

Unlock

- Explore whether MoFPED has access to data on properties that are rated for property taxes, and publish this

Disseminate

Disaggregate

- MoFPED is well-positioned to provide data on the government's budget as well as the budgets for state-owned enterprises and public corporations – articulating the housing-focused components of these budgets would signal government investment to the private sector

Gather

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5. — **Private Sector and NGOs**
6. — Multilaterals and Development Finance Institutions

Overview of Uganda's Private Sector Institutions

Private Sector & NGOs

- Industry associations can be a useful source of data on the number of entities offering services in a particular market. Associations may publish contact details for members and might include useful contextual information on the sector in their annual reports
- In countries where limited published data is available, industry associations sometimes assist with soliciting useful information from members
- The private sector associations explored in this study are the Association of Real Estate Agents (AREA), Architects Registration Board (ARB), Financial Sector Deepening Uganda (FSDU) as well as housing developers, banks and mortgage financiers, credit bureaus and others

Overview of Uganda's Private Sector Institutions

Private Sector & NGOs

ASSOCIATION OF REAL ESTATE AGENTS

- AREA is a leading professional body for real estate agents in Uganda
- It was established in 2008 as an umbrella body of real estate agents and managers, real estate professionals and other organizations with interest in the real estate sector
- Besides a conference report, the association does not publish any useful data on its website
- It may be useful to engage with the association on data such as the property price index

ARCHITECTS REGISTRATION BOARD

- The ARB was established to maintaining the highest standards of professionalism, integrity and competence in the practice and regulation of Architecture in the country
- They provide a statistical overview of architectural projects in divisions across the country on their [statistics page](#)
- The website also serves as a repository for architectural information applicable building laws, relevant forms etc

HOUSING DEVELOPERS

- In some instances, contacting individual housing developers (or visiting their websites) may be the only way to access data on housing projects that are in the pipeline or have been completed
- However, it can be very time-consuming to collect data from individual institutions. In addition, the data is likely to be for a subset of the total market and may not be representative of the entire industry
- There is likely to be a bias towards larger, better known developers which may not be active in more affordable segments of the market

FINANCIAL SECTOR DEEPENDING UGANDA (FSDU)

- Financial Sector Deepening Uganda (FSDU) is a not-for-profit organisation which aims to promote financial inclusion by improving access to financial services for low-income individuals in Uganda
- FSDU is part of a network of nine FSD organisations working across Sub-Saharan Africa
- FSDU publishes a range of [publications](#) and blogs centred around financial inclusion and financial sector development including the FinScope Uganda 2018 Report, in partnership with the BOU
- The report is focused on financial inclusion trends (benchmarked with countries in the region) and financial service needs. The report contains useful data on digital connectivity, credit needs and accessibility, financial services and service providers including SACCOs and mobile money operators

BANKS AND MORTGAGE FINANCERS

- Although central banks oversee and regulate the financial sector, they do not always publish data that is sufficiently disaggregated
- While it is time-consuming, it is possible to contact individual lenders or visit the websites of each financial service provider to get more information
- Individual financial service providers may also publish periodic sectoral reports or provide useful information

CREDIT BUREAUS

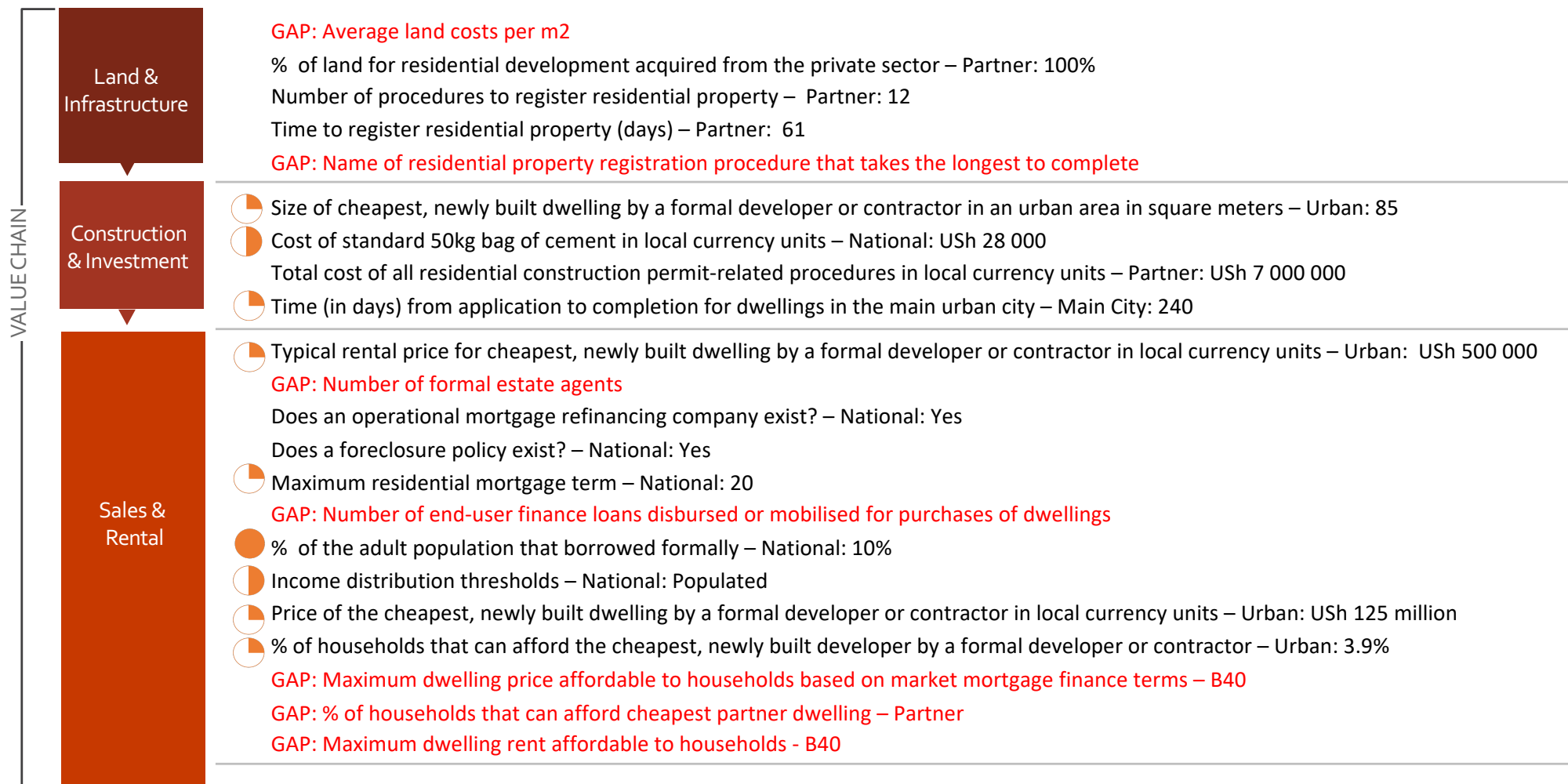
- Two credit reference bureaus can be found in Uganda: [The Metropol Credit Reference Bureau](#) (MCRB) and [Compuscan Uganda Ltd](#)
- These credit bureaus do not host data publicly on their websites
- It may be possible to encourage them to make publicly available aggregated industry reports on mortgage loans and on the credit active population, with a particular focus on mortgage borrowers

OTHER SOURCES

- Academic journals, working papers, news articles, and websites also contribute to the housing data landscape, albeit in a more ad-hoc fashion. These sources are usually the last port-of-call to find data not already provided by other entities
- [C-GIDD](#) provides access to income distribution data derived using expenditure data, however, it is protected by a paywall
- [PopulationPyramid.net](#)
- [Transparency International](#) (Corruption Index)

Private Sector Indicators: Some indicators are collected from private sector participants because they are not published by regulatory authorities. The coverage and accuracy of the data is compromised

Private Sector & NGOs



















Private Sector Indicators: Some indicators are collected from private sector participants because they are not published by regulatory authorities. The coverage and accuracy of the data is compromised

CONTEXT	Maintenance & Management	No indicators
	Enabling Environment	No Indicators
	Economic Environment	No Indicators
	Demand	<p>Population pyramid – National: Populated</p> <p>Number of households – National: 9 413 616</p> <p>Number of households – Urban: 681 442</p> <p>Country income pyramid – National: Populated</p> <p>List of main urban centres – Main City: Entebbe, Kampala</p>






















The following indicators were sourced from private sector institutions. Generally, the quality of the data is quite low as much of it is not nationally representative and cannot be accessed remotely, making it difficult to verify

Private Sector & NGOs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Size of cheapest, newly built dwelling by a formal developer or contractor in an urban area in square meters - Urban	Stock	85	2019	Data collected by CAHF consultant from Affordable Homes website	 Lacks information on data collection methodology	Measurement methodology cannot be verified				 Data not accessible remotely	 Data is not accessible remotely and cannot be verified
Cost of standard 50kg bag of cement in local currency units	Building Materials	US\$ 28 000	2019	Data collected by CAHF consultant from Cement News website	 Meaning of data is clear	 Measurement in line with requirement	 Data was triangulated by credible cement dealers	 Data sourced from one cement website – prone to sampling bias	 Published in 2019 - no indication of how frequently data is updated	 Data can be accessed online	 Data may not be nationally representative
Time (in days) from application to completion for dwellings in the main urban city - Main City	Process	240	2019	Data sourced by CAHF consultant from unpublished market survey provided by Housing Finance Bank	 Lacks information on data collection methodology by Housing Finance Bank	Measurement methodology cannot be verified				 Data not accessible remotely	 Data is not accessible remotely and cannot be verified
Typical rental price for cheapest, newly built dwelling by a formal developer or contractor in local currency units - Urban	Rental	US\$ 500 000	2019	Data sourced by CAHF consultant from unpublished market survey provided by Housing Finance Bank	 Lacks information on data collection methodology by Housing Finance Bank	Measurement methodology cannot be verified				 Data not accessible remotely	 Data is not accessible remotely and cannot be verified

























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Private Sector & NGOs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Maximum residential mortgage term - National	Finance	20	2019	Data sourced by CAHF consultant from several listings from financial institutions offering housing finance	 Lacks information on data collection methodology	 Measurement in line with requirement	 Data could not be triangulated	 Data sourced from selected financial institutions – prone to sampling bias	 Collected in 2019	 Data can be accessed online	 Lacks information on data collection methodology – difficult to verify
% of the adult population that borrowed formally - National	Finance	10%	2018	Data sourced from FinScope Survey provided by FSD Uganda - borrowed from formal lenders such as commercial banks, microfinance institutions, credit institutions, SACCOs, etc. in past 12 months	 Data is documented and well-defined	 Measurement in line with requirement	 Data collected by reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2018	 Downloadable – publication, easy to access	 Data is documented and well-defined, measurement in line with requirement
Income distribution thresholds - National	Finance	Populated	2019	Based on C-GIDD income distribution database	 Proprietary methodology, lacks detailed description	 Measurement in line with requirement	 Data collected by a reputable source	 Nationally representative, in line with definition	 Published in 2018, updated annually	 Data available for download – multiple formats, protected by pay-wall	 Lack of information on methodology and underlying data sources

The following indicators were sourced from private sector institutions. Generally, the quality of the data is quite low as much of it is not nationally representative and cannot be accessed remotely, making it difficult to verify

Private Sector & NGOs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Price of the cheapest, newly built dwelling by a formal developer or contractor in local currency units - Urban	Affordability	US\$ 125 million	2019	Data collected by CAHF consultant from five property developers in Uganda	 Lacks information on data collection methodology	Measurement methodology cannot be verified				 Data not accessible remotely	 Data is not accessible remotely and cannot be verified
% of households that can afford the cheapest, newly built developer by a formal developer or contractor - Urban	Affordability	3.9%	2019	Calculated using data from C-GIDD (income distribution) and CAHF consultants (mortgage terms, average down payment on a mortgage, price of cheapest house)	 Calculation methodology is documented and well-defined	 Measurement error in underlying data	 Unclear how cheapest house price is measured	 Nationally representative of urban population, in line with definition	 Published in 2019, updated annually	 Calculated by CAHF and published annually in country yearbook profile	 Measurement error in underlying data
Number of households - Urban	Demographics	681,442	2019	Based on C-GIDD income distribution database	 Proprietary methodology, lacks detailed description	 Measurement in line with requirement	 Data collected by a reputable source	 Nationally representative, in line with definition	 Published in 2018, updated annually	 Data available for download – multiple formats, protected by pay-wall	 Lack of information on methodology and underlying data sources
Country income pyramid - National	Demographics	Populated	2019	Based on C-GIDD income distribution database	 Proprietary methodology, lacks detailed description	 Measurement in line with requirement	 Data collected by a reputable source	 Nationally representative, in line with definition	 Published in 2018, updated annually	 Data available for download – multiple formats, protected by pay-wall	 Lack of information on methodology and underlying data sources

Key Recommendations

Unlock

- Explore the potential of creating a house price index with the Association of Real Estate Agents

Disseminate

Disaggregate

- FSDUganda could publish a housing-specific report drawing on FinScope data

Gather

- CAHF's open data access initiative: What promise does it hold?
- Encourage donors to create more comprehensive and standardised data gathering protocols and templates for projects they fund

Uganda's Data Landscape: All institutions in Kenya's housing value chain generate data, whether for private or public use, or simply as a by-product of their business. We have reviewed the key institutions that generate and disseminate pertinent data

Key data producers and custodians in Uganda

1. — Uganda Bureau of Statistics
2. — Bank of Uganda
3. — Ministry of Lands, Housing & Urban Development
4. — Ministry of Finance, Planning & Economic Development
5. — Private Sector and NGOs
6. — **Multilaterals and Development Finance Institutions**

An overview of Multilaterals & Development Finance Institutions

Multilaterals & DFIs

- The World Bank (WB), International Monetary Fund (IMF), International Finance Corporation (IFC), Demographic and Health Surveys Program (DHS), International Labour Organisation (ILO), the United Nations Development Programme (UNDP) and African Development Bank (AfDB) are useful sources of data
- In addition to publishing data across multiple countries, these institutions often commission specific studies and reports, and host conferences on housing, mortgages, or housing finance more broadly. This rich content is often disseminated on their websites
- Databases and portals
 - The [IMF](#) and [AfDB](#) host national data summary pages indicating what data are publicly disseminated in line with the IMF's [Data Standards Initiatives](#). These summary pages act as data portals through which users can access data, view metadata, or browse links to online datasets for all available categories for a country, even if these categories are compiled by multiple statistical agencies
 - The AfDB's website provides access to country specific macro and socioeconomic data via the [African Information Highway](#) (AIH). The AIH is a mega network of live open data platforms disseminating data published by national statistics bureaus and central banks and sometimes includes data that is not accessible directly from the national entities themselves
 - The WB, IMF, and ILO are also good sources of macro and socioeconomic data that is comparable across countries (see e.g. the WB's [World Development Indicators](#), the IMF's [data page](#), and the ILO's [ILOSTAT database](#)). Broadly speaking, the WB and ILO data maps more closely to data curated by a country's statistics bureau whilst the IMF data is closely related to that provided by the central bank. Although highly accessible, reasonably up to date, and in a user-friendly format, the data provided through these portals is usually too aggregated to allow a focus on a specific sub-sector of the economy, such as housing
 - This is not the case with the [DHS data](#), where one can access micro data on nationally representative household surveys. Although mostly focused on health, these surveys also contain questions on housing and access to services that are critical to understanding the demand side of housing markets. The most recent household survey for Uganda was conducted in 2016
 - Another benefit of the DHS data is the inclusion of a wealth index that enables focus on the poorest 40% of the population (i.e. the Bottom 40)
 - The IFC's [investment services projects](#) database provides easy access to all IFC projects and associated documents and information (e.g. project description, loans size, expected impact) that are in the public domain. In some cases, the disbursement of IFC loans requires beneficiaries to report on their performance, in which can assist in identifying additional producers of housing sector data
 - The UN's [Human Development Report](#) database presents Human Development Index (HDI) values and ranks for over 150 countries. The HDI is a summary measure comprised of three indices or dimensions, namely, life expectancy, education and GNI

DFIs publish a number of key publications which facilitate cross-country analysis

Multilaterals & DFIs

Key Publications

WORLD BANK DOING BUSINESS REPORT

- Latest version: 2020
- Released annually
- Dataset contains:
 - Scores/rankings on dealing with construction permits, registering property, getting credit
 - Standardised to allow cross-country comparisons
- Reports for 2020 data and previous data are available for download on the [Doing Business website](#)
- Raw data and metadata available for [download](#)

AfDB REGIONAL ECONOMIC OUTLOOK

- Latest version: 2020
- Released annually
- Dataset contains:
 - Macroeconomic performance and prospects
 - Policy implications
 - Jobs, growth and firm dynamism
 - African integration and economic prosperity
- Reports for 2020 data and previous data are available for download on the [AfDB website](#)
- Raw data and metadata not available for download

AfDB AFRICAN STATISTICAL YEARBOOK

- Latest version: 2019
- Released annually
- Dataset contains:
 - Social and demographic indicators
 - GDP statistics
 - Government finances
 - Economic infrastructure
 - SDG's
- Reports for 2019 data and previous data are available for download on the [AfDB website](#)
- Raw data and metadata not available for download

DFIs publish a number of key publications which facilitate cross-country analysis

Multilaterals & DFIs

Key Publications

IMF WORLD ECONOMIC OUTLOOK

- Latest version: 2020
- Released bi-annually
- Dataset contains:
 - Real GDP, consumer prices, inflation rates
 - Earnings, productivity, labour costs
 - Labour mobility and factor allocation
 - Economic activity and welfare
 - Structural reform and policies
- Reports for 2020 data and previous data are available for download on the [IMF website](#)
- Raw data and metadata available for [download](#)

DEMOGRAPHIC AND HEALTH SURVEY

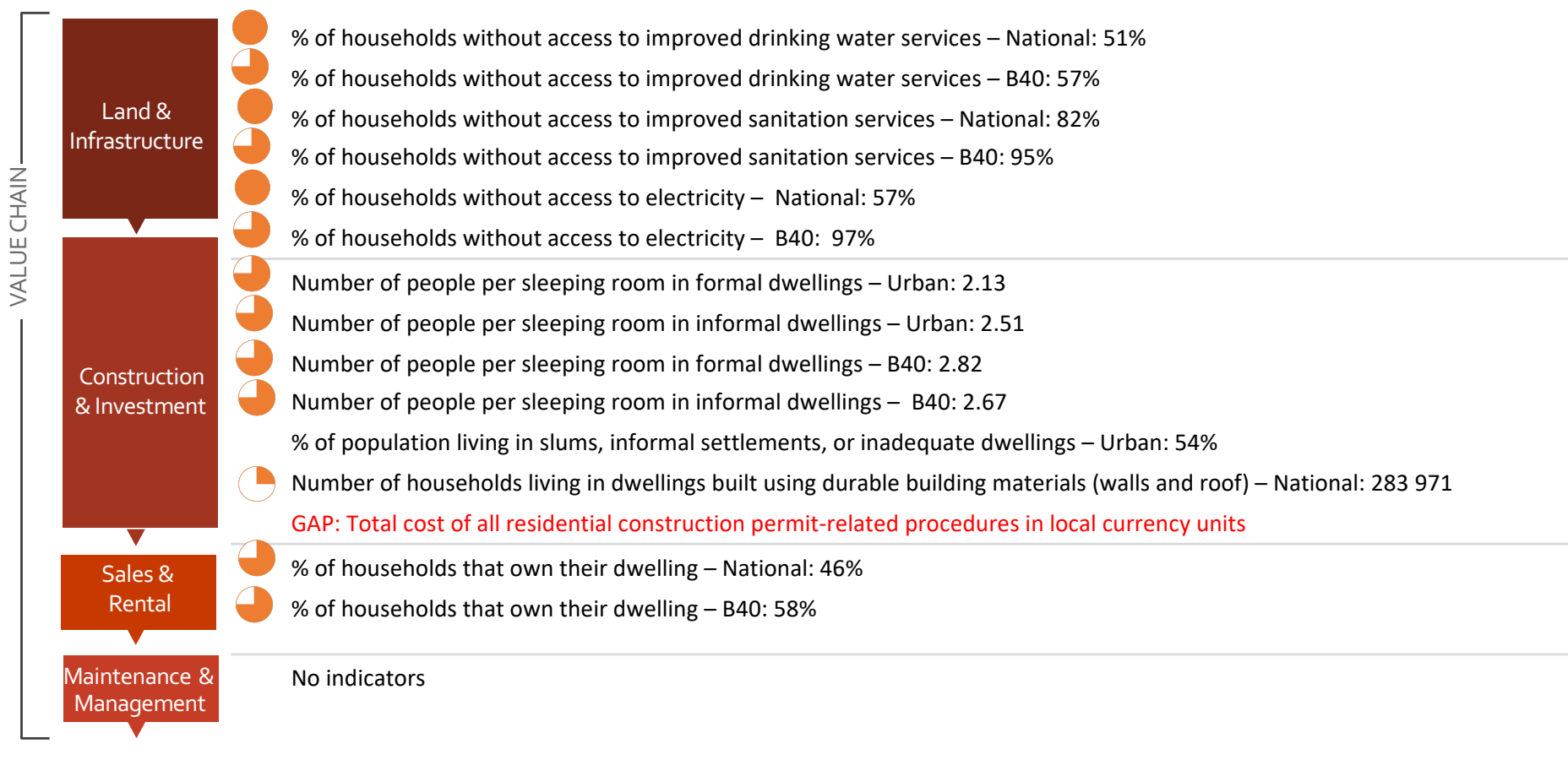
- Latest version: 2016
- Dataset contains:
 - Household characteristics including water, sanitation
 - Wealth quintiles which allow for Bottom 40 analysis
 - Family planning, child mortality and health, maternal health, nutrition, malaria, HIV/Aids
- Reports for 2016 data and previous data are available for download on the DHS website
- Raw data and metadata are available for [download](#)

ADDITIONAL PUBLICATIONS

- The World Bank has a number of ongoing projects in Uganda including a [Municipal Infrastructure Development Programme](#) as well as a [Regional Sustainable Development Project](#) in the Albertina region

The following indicators were sourced from DFIs. Most of this data was provided by the DHS and the World Bank

Multilaterals & DFIs



The following indicators were sourced from DFIs. Most of this data was provided by the DHS and the World Bank

Multilaterals & DFIs



Generally, DFI data is well-defined, accessible and available in multiple formats. The major shortcomings associated with DFI data are outdatedness and the irregularity of releases

Multilaterals & DFIs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
% of households without access to improved drinking water services - National	Infrastructure	51%	2017	Data sourced from World Bank API	 Data is documented and well-defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2017 and 2018	 Data available for download – microdata, easy to access	 Data is documented and well-defined, measurement in line with requirement
% of households without access to improved drinking water services - B4o	Infrastructure	57%	2016	Data provided by DHS Standard Household Survey 2016 – DHS wealth quintiles used to identify B4o households and access to services	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Data available for download – multiple formats, easy to access	 No indication of when data will be updated
% of households without access to improved sanitation services - National	Infrastructure	82%	2017	Data sourced from World Bank API	 Data is documented and well-defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2017 and 2018	 Data available for download – microdata, easy to access	 Data is documented and well-defined, measurement in line with requirement
% of households without access to improved sanitation services - B4o	Infrastructure	95%	2016	Data provided by DHS Standard Household Survey 2016 – DHS wealth quintiles used to identify B4o households and access to services	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Data available for download – multiple formats, easy to access	 No indication of when data will be updated





























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Multilaterals & DFIs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
% of households without access to electricity - National	Infrastructure	57%	2018	Data sourced from World Bank API	● Data is documented and well-defined	● Measurement in line with requirement	● Data collected by a reputable source in line with global standards	● Nationally representative, in line with definition	● Published in 2018	● Data available for download – microdata, easy to access	● Data is documented and well-defined, measurement in line with requirement
% of households without access to electricity - B4o	Infrastructure	97%	2016	Data provided by DHS Standard Household Survey 2016 – DHS wealth quintiles used to identify B4o households and access to services	● Data is documented and well defined	● Measurement in line with requirement	● Data collected by a reputable source in line with global standards	● Nationally representative, in line with definition	🔺 Published in 2016	● Data available for download – multiple formats, easy to access	🔺 No indication of when data will be updated
Number of people per sleeping room in formal dwellings - Urban	Stock	2.13	2016	Data sourced from DHS Household Survey 2016 – formality based on floor, wall and roof material	● Data is documented and well-defined	● Measurement in line with requirement	● Data collected by a reputable source in line with global standards	● Nationally representative, in line with definition	🔺 Published in 2016	● Data available for download – multiple formats, easy to access	🔺 No indication of when data will be updated
Number of people per sleeping room in informal dwellings - Urban	Stock	2.51	2016	Data sourced from DHS Household Survey 2016 – formality based on floor, wall and roof material	● Data is documented and well-defined	● Measurement in line with requirement	● Data collected by a reputable source in line with global standards	● Nationally representative, in line with definition	🔺 Published in 2016	● Data available for download – multiple formats, easy to access	🔺 No indication of when data will be updated






















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Multilaterals & DFIs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Number of people per sleeping room in formal dwellings - B4o	Stock	2.82	2016	Data sourced from DHS Household Survey 2016 – formality based on floor, wall and roof material	 Data is documented and well-defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Data available for download – multiple formats, easy to access	 No indication of when data will be updated
Number of people per sleeping room in informal dwellings - B4o	Stock	2.67	2016	Based on DHS Standard Household Survey 2016 - The number of people per home along with formality of home	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Downloadable – microdata, easy to access	 No indication of when data will be updated
Number of households living in dwellings built using durable building materials (walls and roof) - National	Stock	283,971	2016	Formality data sourced from DHS Household Survey 2016 and number of households sourced from C-GIDD – formality based on floor, wall and roof material	 C-GIDD methodology is proprietary, lacks detailed description	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 DHS data published in 2016, C-GIDD data published in 2019	 Data available for download – multiple formats, protected by pay-wall	 Lack of information on C-GIDD methodology; no indication of when DHS data will be updated
% of households that own their dwelling - National	Ownership	46%	2016	Data sourced from Uganda DHS Household Survey: "Own a house individually", "Own a house jointly"	 Data is documented and well-defined	 Measurement in line with requirement	 Data collected by reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016, updated every few years	 Downloadable – multiple formats, easy to access	 No indication of when next DHS survey will be released






















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Multilaterals & DFIs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
% of households that own their dwelling - National	Ownership	46%	2016	Based on DHS Standard Household Survey 2016 – respondents asked whether they own a house jointly or alone	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016, updated every few years	 Downloadable – microdata, easy to access	 No indication of when data will be updated
% of households that own their dwelling - B4o	Ownership	58%	2016	Based on DHS Standard Household Survey 2016 – respondents asked whether they own a house jointly or alone	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016, updated every few years	 Downloadable – microdata, easy to access	 No indication of when data will be updated
% of individuals aged 15-49 that have not worked in the past 12 months - B4o	Macroeconomic indicators	11.4%	2016	Data provided by DHS Standard Household Survey 2016 – DHS wealth quintiles used to identify B4o households and unemployment	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Data available for download – multiple formats, easy to access	 No indication of when data will be updated

Quality Assessment for DFI Indicators

Multilaterals & DFIs

INDICATOR	COMPONENT	VALUE	YEAR	DATA SOURCE OVERVIEW	INTERPRETABLE	RELEVANT	SUFFICIENTLY ACCURATE	REPRESENTATIVE	TIMELY	ACCESSIBLE	FINAL SCORE
Population pyramid - B4o	Demographics	Populated	2016	Data provided by DHS 2016 survey – DHS wealth quintiles used to identify B4o households and B4o population pyramid shares per gender-age group	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Data available for download – microdata, easy to access	 No indication of when data will be updated
Average household size - National	Demographics	3.97	2016	Data sourced from 2016 DHS Household Survey for Uganda	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Downloadable – microdata, easy to access	 No indication of when data will be updated
Average household size - B4o	Demographics	4.25	2016	Data provided by DHS Standard Household Survey 2016 – DHS wealth quintiles used to identify B4o households	 Data is documented and well defined	 Measurement in line with requirement	 Data collected by a reputable source in line with global standards	 Nationally representative, in line with definition	 Published in 2016	 Data available for download – multiple formats, easy to access	 No indication of when data will be updated

KEY Recommendations

Unlock

- CAHF and other partners should analyse existing data. Significant data discrepancies between UBOS data and other key surveys & reports (e.g. DHS survey, World Bank) should be interrogated

Disseminate

Disaggregate

Gather

- Where DFIs fund affordable housing developments, they should request that developers submit comprehensive and standardised data in line with clear protocols and templates (as with NGOs)
- There may be an opportunity to engage with the DHS to enrich housing / services related questions in that survey

State of housing data in Uganda

For prospective investors, key public institutions including the Bank of Uganda and Uganda Bureau of Statistics usually disseminate data on the housing finance sector, and these are the most reliable sources of information. Bank of Uganda provides economic data and reports on the performance of financial and non-financial institutions and private sector credit. These can be sourced from its website at www.bou.or.ug. Uganda Bureau of Statistics publishes quarterly and annual reports with data and information on household incomes, poverty rates, housing conditions and residential prices, which are accessible on its website at www.ubos.or.ug. Information about mortgage lending and related market and population dynamics are published on a quarterly and yearly basis by these institutions, augmented by other government ministries, departments and agencies and non-state special-interest organisations.

Accessing hard data on mortgage rates, numbers, housing stock, costs of construction and housing prices for research purposes from financial institutions and other actors such as the NHCC, NSSF, real estate developers and civil society organisations is by way of formal requests through bureaucratic systems.

Macro-level data (economic and demographic) for Uganda is generally provided for and accessible. However, as alluded to, there are significant data gaps that hinder our understanding of property transactions, access to finance and mortgage credit. There is also a lack of downloadable data from real estate, property and other private sector institution websites. Much of the data is only available in one format and not

nationally aggregated. This is seen in the mortgage, real estate and property-related data. Critical land assembly data published by the Ministry of Land, Housing and Urban Development is often outdated, limiting our understanding of the government's commitment to housing provision, as well as the formality of the housing sector. A key data concern for housing supply-related data is that it is not regularly published. Some sources from private sector entities, who are not obliged to continue hosting data publicly, do not include timestamps. This impairs our understanding of investment in the housing sector, the adequacy of housing as well as the impact of housing on the economy.

Accessible, timely and credible data is critical for informing policy and investment decisions in Uganda's housing sector. The Bank of Uganda could be an alternative data provider for accessing important income and transaction data through banks and credit bureaus. Data relating to housing sector formality should be presented in an accessible format and be frequently updated, allowing for improved public understanding of the processes involved in, for example, property registration and title deed access. The publication of nationally representative data would avoid sampling bias caused by an over reliance on private sector sources. Importantly, public access to data will aid understanding of the prioritisation and commitment by the Government of Uganda to provide housing.

Legislation governing the data landscape for affordable housing in Uganda

Various legislations and regulations, pertaining to different market player groupings, govern housing related data in Uganda.

At the developer/builder level, the Building Societies Act of 1995 and Condominium Property Regulation (2002) provide for the establishment of a registrar of building societies and condominium plans, respectively. The National Housing and Construction Corporation Act of 1974 establishes the NHCC, with a mandate to develop, build and manage housing estates.

Banks, funders and other lenders are governed by eight pieces of legislation: Collective Investment Schemes Act (2003); Investment Code Act; Tier 4 Microfinance Institutions and Money Lenders Act (2016); Development Loans Fund Act (1967); Financial Institutions Act (2004); and three Financial Institutions Regulations regulating capital adequacy requirements, credit reference bureaus, and credit classification and provisioning. Although data dissemination policies are sometimes unclear, together these legislations make provision for producing financial sector related data.

For estate agents, the Rent Restriction Act (1949) consolidates the law on rent control of dwellings. This Act may generate data on the cost of renting in certain areas, the number of rented dwellings, as well as data on the number of evictions.

Nine key acts govern the public sector – the Land Act (1998), Registration of Titles Act (1924), Uganda Bureau of Statistics (UBS) Act (1998), Kampala City Act (2010), Physical Planning Act (2010), Estates of Missing Persons Act (1973), Local Governments Act (1997), National Land Policy (2013) and Town and Country Planning Act (1951). The Land Act, in particular, has significant data ramifications, as it formalises all processes with regards to the registration of land in the country, while the Registration of Titles Act should keep records of titles. The UBS is the central depository of various statistical reports and publications in the country.

Uganda's data landscape is not well structured for housing purposes. Key institutions, such as the Bank of Uganda, could play an important role in making what data does exist visible and publicly available. Key next steps are summarised below with high value interventions highlighted in red

	Uganda Bureau of Statistics	Bank of Uganda	Ministry of Lands, Housing & Urban Development	Ministry of Finance, Planning & Economic Development	Private Sector	DFIs / NGOs
Unlock	Extract and analyse National Household Survey and Labour Force survey			Explore whether MoFPED has access to data on properties that are rated for property taxes, and publish this	Explore the potential for a house-price index with the Association of Real Estate Agents	Analyse existing data. Significant data discrepancies between UBOS data and other key surveys & reports (e.g. DHS survey, World Bank) should be interrogated
Disseminate	Disseminate Bottom40 data Release reports at regular intervals (i.e. annually, quarterly, monthly) and indicate when next report is due to be released	Ensure timely publishing of data. Extract mortgage data in a separate publication so it is easier to access. Explicit attention to disseminating residential mortgage data	Publish indicators & reports on residential transfers (including raw land sales, registration and sale of new units and residential resale transactions).	Disseminate indicators and reports on turnaround times from application to decision for planning submissions, as well as cost of compliance related to applications and permitting	FSDUganda to produce a housing specific report drawing on FinScope data	
Disaggregate	Make raw data available for household level analysis of income, housing circumstances, etc.	Transactions data generated by lenders & credit bureaus could significantly improve public understanding of credit access and performance	Make available underlying transactions data so that third parties can augment and add value to the data	Disaggregate the housing-focused components of state budgets and disseminate in a focused report.	Encourage donors to create more comprehensive and standardised data gathering protocols and templates for projects they fund	
Gather	Refine household survey questionnaires to respond to housing-investment relevant information needs	Systematically gather data on LTV, loan term, interest rates and fees, number of loans granted per annum.			Where DFIs fund affordable housing developments, they should request that developers submit comprehensive and standardised data in line with clear protocols and templates (as with NGOs) – participation in the Open Access initiative	

A Data Agenda for Housing in Africa: a joint initiative of CAHF, 71point4 and Reall with support from AfD, FSD Africa, the Swedish International Development Agency and the UK's Foreign, Commonwealth and Development Office.



The Centre for Affordable Housing Finance in Africa has been operating as an independent think tank in South Africa since May 2014, pursuing its mission of making Africa's housing finance markets work. Supported by the French and UK governments, as well as other funders and partners, CAHF's work extends across the continent. CAHF brings information to the market place to enable stakeholders in the public and private sector to make policy and investment decisions in favour of improved access to affordable housing. Our emphasis is on the role that finance plays in realising this, and we champion market intelligence—data, market analytics and research—to stimulate investor interest and to support better policy. See www.housingfinanceafrica.org. In driving the Data Agenda for Housing in Africa, CAHF is supported by FSDAfrica, UKaid and the French Development Agency (AfD).



71point4 strives to drive change in transformational sectors and, in doing so, contribute to economic development and the well being of consumers. Specialising in data-driven analysis, 71point4 works with a wide array of data types and sources, from 'big data' including administrative and transaction data sets to small, thick data from in-depth interviews and focus groups. Using a combination of research techniques and data analysis tools, 71point4 brings all the findings together to answer key questions and deliver useful insights that set an agenda for action, future data gathering and monitoring of interventions. See www.71point4.com



Reall is a market innovator and impact investor in affordable housing for the bottom 40 percent of the income pyramid in Africa and Asia. Headquartered in the UK and possessing over 30 years' experience in the sector, Reall's priority focus is in Kenya, Nigeria, Uganda, India and Pakistan, with a wider footprint that includes Ghana, Mozambique, the Philippines, and Zimbabwe. Reall and its network of in-country partners specialize in affordable housing and end-user financing solutions, while also tackling systemic political, regulatory, and financial barriers through strategic brokering interventions. By evidencing the cross-cutting developmental impact of housing (contributing to 16 of 17 SDGs) and demonstrating the commercially viable investable opportunity, Reall leverages private sector actors and resources to transform markets and accelerate delivery at scale. See <https://www.reall.net/> Reall is funded by

