

# UGANDA HOUSING COOPERATIVE UNION LTD



**NEWSLETTER  
2016-2017**

**ANNUAL  
PERFORMANCE  
REPORT 2016-2017**



*.....adequate and affordable housing.....*

## UGANDA HOUSING COOPERATIVE UNION LTD (UHOCU)

### Who we are

Uganda Housing Cooperative Union Limited (UHOCU) is the apex body for all housing cooperatives in Uganda whose mandate is to enable its membership to have access to adequate housing. UHOCU is a member organization with a membership of about 963 people (male and female) who constitute the 25 housing cooperatives directly affiliated to Uganda Housing Cooperative Union.

### Statement Objectives

**Our Vision** “A community where each individual has access to a healthy dwelling environment”

**Our Mission** “To facilitate access to adequate housing to all individuals in the Ugandan society through the housing cooperative model.

### Key areas of focus

#### 1. CAPACITY BUILDING

Cooperatives have information, education and training as one of their principles. They have the responsibility of educating their members in various aspects. As UHOCU, we build the capacity of Housing Cooperatives in areas such as financial management, cooperative management and governance

#### 2. NETWORKING AND PARTNERSHIP

The housing sector has a number of actors. UHOCU is a members of the National Habitat Committee, East and Southern Regional Housing Network, Shelter and Settlements Alternatives: Uganda Human Settlements Network and The Urban Action Lab.

#### 3. TECHNICAL SERVICES

We know that one of the hurdles in the access to adequate housing is the lack of affordability for technical services. As part of our interventions, we provide technical services for our members which range from site planning, house dreaming to production of building materials and actual construction.

### Membership requirement for the Union once a registered Housing Cooperative

1. As a registered housing cooperative society, buy 2(two) shares at UGX100,000/= @
2. Pay a subscription fee of UGX 50,000/= only as a Housing Cooperative Society.
3. Pay an annual subscription of UGX50,000/= only as a Housing Cooperative Society after the year of subscription to the Union.
4. And each member of a Housing Cooperative Society pays an administrative fee of UGX2,000/= per month where 1000/= goes to the Union and the other 1000/= remains in his/her respective Primary Housing Cooperative Society.

## Editorial

- UHOCU is pleased to issue its 1st Newsletter and Performance Report edition 2016-2017
- UHOCU would like to bring to your awareness its engagements and performances for the year 2016-2017 in the area of Housing Cooperatives. We hope you enjoy reading!!

### Editorial Team

1. Edward Kiyingi
2. Fiona Nshemerirwe
3. Violet Katusabe
4. Nathan Lwanga

**Cover photos:** Union participation in International Cooperative Day in Mbale, Capacity building in leadership management for PHCS Executive members and a member of Uganda Builder PHCS on a building consortium team of the Union constructing a plinth wall of the 1st Housing Block on Nkokonjeru-Caritas PHCS land acquired.

## FORWARD BY THE CHAIRPERSON



On behalf of my fellow Board members, and on my own behalf, it's a great dispensation and contentment to be commended with the responsibility of serving Uganda Housing Cooperative Union (UHOCU), in my capacity as the Chairperson Board of Directors.

Housing Cooperative are relevant to Ugandans irrespective of social class. But more so to low and medium income earners. Uganda

Housing Cooperative Union looks into the adequate housing challenges and helps them to access adequate and affordable housing through the housing cooperative model. Its therefore, imperative for every Primary Housing Cooperative and the Union to answer the Government Call **"ADEQUATE HOUSING FOR ALL"** by promoting the formation and development of Housing Cooperatives countrywide.

I urge every housing cooperator to put in effect the seven cooperative principles in particular "concern for the community" by sharing the housing cooperative concept. I also ask the elected governing bodies at every level to provide good governance and principled leadership for change.

I can't forget the major significant milestones which were achieved since UHOCU inception and which has seen 25 subscribed PHCS to the Union today and having a stable secretariat.

I am grateful to the Union management and some members of primary housing cooperatives who have engaged in the mobilisation, sensitization and capacity building of the housing cooperatives. Salutation goes to WE Effect, UCA, SSA and UHOCU Board and above all the government of Uganda for the amicable relations which have enabled the Union to Grow from Project to Uganda Housing Cooperative Union. For adequate and affordable housing.

**Aloysius Ndibowa**  
Chairperson Board of Directors UHOCU 2015-2017

## MESSAGE FROM THE GENERAL MANAGER



Housing accounts for over 70% of land use in most cities. For cities like Kampala, rapid urbanization has resulted in over 70% of the population living on 20% of the land. A situation like this exacerbates the challenges caused by housing. In 2010, 980 million households lacked proper housing in the world and in Uganda; 1.6 million households either live in substandard houses or lack housing in general. 210,000 of these are in urban areas and 1,395 million units in rural areas. It is estimated that the total demand for housing in Uganda every year is over 200,000 houses.

The supply of quality housing has been limited to those that can afford the cost of land, construction materials who are less than 40% of the population. The rest are living in slums, informal settlements and rural housing that is mostly semi-permanent.

This year, the Uganda Housing Cooperative Union (UHOCU) focused on increasing awareness and building the capacity of communities to form and manage housing cooperative societies through business enterprises, good governance and accountability. The cooperative housing movement has potential to change the face of low and middle income settlements in Uganda. However, poor perception of low-cost housing and the “give me” mentality among majority of the population must change if results are to be seen. Through self-help, collective action and innovation, I believe we can be the change we wish to see in our nation.

UHOCU also engaged with other stakeholders on the National Habitat Committee, East and Southern Regional Housing Network, SSA:UHSNET, KCCA and local authorities to promote cooperative model in Kampala, Wakiso, Mukono, Jinja, Buikwe, Mpigi, Luwero, Masaka, Northern and Western regions. Internationally, UHOCU actively participated in the Habitat 3 conference in Quito and 26th UN governing council to join the rest of the world in asserting the need for a new way of building cities and managing human settlements. The New Urban Agenda in addition to the 17 sustainable development goals have set the bar for countries to work towards achieving. The challenge remains to us as stakeholders in building safe, sustainable and orderly human settlements to embrace partnerships, new ideas and collective action towards achieving the same goal.

Our vision is to see a community where each individual has access to a healthy dwelling environment and I believe, together, we will live to see this dream come to reality!

A handwritten signature in blue ink, which appears to read 'Fiona Nshemerirwe', is placed on a white rectangular background.

**Fiona Nshemerirwe**  
General Manager UHOCU



# HOW UHOCU MADE NEWS IN 2016/2017

**Uganda Housing Cooperative Union Limited (UHOCU)**  
Supported by **WE EFFECT**  
International Cooperative's Day 1st July 2017

**Mr. Andrew Nsububa**  
Chairman, Board of Directors

**Mr. Peter Nsububa**  
General Manager

**For three and a half years of the Uganda Housing Cooperative Union (UHOCU) since its formation, the Union has been working to improve the living conditions of its members. The Union has been successful in this regard, as evidenced by the fact that it has been able to secure a large number of plots for its members, and has been able to build a number of houses for them. The Union has also been successful in securing a large number of plots for its members, and has been able to build a number of houses for them. The Union has also been successful in securing a large number of plots for its members, and has been able to build a number of houses for them.**

**Our vision:**  
A community where every individual has access to a healthy, comfortable environment.

**Our mission:**  
To facilitate access to adequate housing to all members of the Uganda society through the use of cooperative housing funds.

**Our objectives:**  
• To engage and develop housing cooperative members.  
• To provide affordable and secure housing for all members.  
• To provide a safe and secure environment for all members.  
• To provide a safe and secure environment for all members.

**Background information on Uganda Housing Cooperative Union:**  
Uganda Housing Cooperative Union is the apex body for all housing cooperatives in Uganda. It was established in 2012 under the Housing Cooperative Societies Act, 2012. The Union has a mandate to regulate, coordinate and support housing cooperatives in Uganda. The Union has a mandate to regulate, coordinate and support housing cooperatives in Uganda.

**Housing Cooperative Union in the East African Region:**  
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**70,000**  
AVERAGE AMOUNT IN SHILLINGS PER SQUARE METRE FOR LABOUR OR LAYING CHARGES

**Uganda Housing Cooperative Union**  
Supported by **WE EFFECT**  
A Dialogue on the Housing Cooperatives Agenda in Uganda

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**How to do it**

1. Excavate the area where the pavers will be needed. Use a spade to dig a hole underneath where the pavers will be. This hole should be about 5 inches (12 cm) deep, but can be shallower. Place the excavated soil aside in a convenient location.
2. Fill the excavated area with gravel. Use a shovel to apply a layer of gravel into the excavated hole. The gravel layer should be about 4 inches (10 cm) deep, but will still be effective if only an inch or so of depth. Smooth the gravel with your shovel after applying it.
3. Lay the pavers into place. Lay the pavers onto the gravel base in their desired locations. You can tap the pavers down firmly using a rubber mallet. Alternatively, you can add a shallow layer of sand on top of the gravel onto which to set the pavers.
4. Back fill the remaining spaces with topped. After the pavers are positioned correctly, use topped to fill in the remaining space between them.
5. Spread grass seed over the top soil. You can scatter the grass seed with your hand. Make sure to achieve full coverage over all of the areas between the pavers.
6. Water the grass until it is established. Initially, the topped should be watered until damp. Water it both in the morning and evening just enough until it is slightly moist. After the grass germinates and begins to grow, reduce watering to once a day.

**20,000**  
IS THE AVERAGE COST PER SQUARE METRE OF STEPPING SLABS

**Co-operatives Bill kicks politicians out of leadership posts**

**THE NEWSROOM**

**Uganda Housing Cooperative Union LTD**  
Adequate and affordable Housing

**Proposed Prototype Housing Plans**  
CO-OPERATIVES UGANDA Primary  
UGANDA HOUSING CO-OP UNION Societies

**Uganda also has some of the highest rent rates in the region.**

**Co-operatives Bill kicks politicians out of leadership posts**

**Co-operatives members speak out**  
Most of the co-operative society members interviewed said the Bill does not address the real problems currently facing co-operatives, but focuses on what the Government thinks are the problems. According to the members, they were never consulted and their views not incorporated in the Bill. They welcomed the move by the Government to have politicians out of the board and management of the co-operatives. They argued that politicians led to the collapse of co-operatives in the 1970s. Lillian Kibuka, the chairperson of the board of directors of Bwamba Kibuka Cooperative Union, said co-operatives were created and should be governed and run privately. "I have looked at the Bill, but I do not think it is friendly to the members. The Government did not widely consult," he said.

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**Messenger** **Radio Talk shows** **Social Media Followers** **TV Shows**

**137** **10** **264** **01**

**ON AIR**

**VT**

## Commemoration of International Days 2016-2017

### World AIDS Day 2016 in Kalangala



*Procession by Union team with the banner during the celebration"*

On 1st December 2016, Uganda Housing Cooperative Union joined the rest of the World to join hands to upscale HIV prevention. The National Celebrations took place in Kalangala Island. The Union believes inadequate housing is a major driver of HIV/AIDS. The relationship between inadequate housing and HIV/AIDS is not a link. It's a vicious cycle. This cycle is motivated by overcrowding, high densities of people living under the same roof in poor housing conditions, which leads to increased risk of opportunistic infections and exposes children to sexual activity and abuse at an early age. The Solution to this among other solutions is adequate housing which will entail adequate space, improved health and sanitation, privacy and improved behavior, good environment and positive living.

"

*Union team at their exhibition stall during WAD in Kalangala"*



### International Women's Days 2017 was Celebrated with a Pomp in Nkokonjeru Town Council

By the closure of last year(2016) UHOUCU launched the UHOUCU Gender Policy to be able to pay attention to the gender issues in the most appropriate way. This year(2017) UHOUCU joined the rest of the World to commemorate the International Women's Day in Nkokonjeru Town Council

hosted by Nkokonjeru-Caritas Housing Cooperative Society guided by the theme: ***Empowering Women for Decent Housing***". The celebration was earmarked by a peaceful procession in Nkokonjeru Town Council.



*Above is a Peaceful procession of cooperators and the brass band guided by the police officer in Nkokonjeru Town Council*

And honored by the Vice Chairperson Local Council of Buikwe District Madam Nambatya Sauya as the Guest of honor.

The celebration was wrapped up with UHOUCU's recognition of the most out standing women in the Housing Cooperative Union who have worked tirelessly especially for their Housing Cooperatives to remain focus on their intended visions and missions which calls for access to adequate housing to all individuals in the Ugandan Society through the cooperative housing model.





## International Cooperatives' Day in 2017: National Celebrations in Mbale at Cricket Ground



Above is the parading of cooperators at Mbale Cricket Ground after a peaceful pageant

International Day of Cooperatives is an annual United Nations observance held on the first Saturday of July. It was proclaimed by the UN General Assembly in December 1992 to raise public awareness on cooperatives. This year's (2017) celebration took place by coincide on 1st July 2017 the 1st Saturday under both the international and national theme:

***"Inclusion" and "Co-operatives ensure no one is left behind" respectively. And on the same celebration UHOCU was guided by the theme: "Housing Cooperatives ensure no one is left behind."***

This year's (2017) celebration in Uganda was hosted by Bugishu Cooperative Union in Mbale. The commemoration had a both the pre-celebration (National prayers for the spirit of servant leadership and integrity in the cooperative movement, the annual cooperatives blood donation drive, Cooperatives #Plant-a-Coop Tree for inclusive green growth, Submission of the Cooperative Movements position on the Cooperative Societies (Amendment) Act, 2014 to the Parliamentary Committee on Tourism, Trade and Industry, Launch of Cooperative Trade Exhibition in Mbale Municipality and I.K Musaaazi Memorial Lecture: on *"Cooperatives and their struggle for inclusive economic development"*) and celebration day activities (which included the peaceful pageant, parading, and stall visits by the guest of honor and other invited guests respectively to recognise and appreciate the efforts rendered by various exhibitors in the production of various exhibits) respectively.

Pictorial portraying UHOCU participation in the commemoration activities:



Above is the peaceful pageant by UHOCU representatives on the commemoration of international Cooperatives in Mbale Town



The picture above shows UHOCU exhibition tent with viewers getting clarification on the works of the UHOCU



A group photo of UHOCU representatives at the National Celebration in Mbale: Cricket Ground.



## HOUSING COOPERATIVES AND CONCERN FOR THE ENVIRONMENT

### Community Clean-up in Buwambo at both the Trading Centre and the Health Centre IV



Buwambo Trading Centre located in Wakiso District is quite an organized place with a Health Centre IV next to it which serves the community and its neighborhoods. However one of the challenges faced by this trading centre and the health facility lies on waste management system which lacks no gazette areas as waste collection points and regular cleaning of the health centre leads to illegal dumping of waste and suffering from infections as a result of unclean healthy centre which results to unhealthy dwelling environment. Uganda's **National solid waste management policy** is intended to improve the deteriorating public health and the environment as a result of poorly managed urban solid waste. Rapid urbanization and changing lifestyles have led to the generation of huge amounts of solid waste in the urban areas. This situation has been exacerbated by population explosion, in the country generally and in urban and semi-urban areas specifically" Buwambo PHCS members and the residents took action against the litter, sanitation problems in their area on 1st April 2017. Members of Buwambo PHCS and the residents exhibited a lot of energy in the course of the cleanup that one could easily imagine as a true exhibition of energy reserved in the break day before everyone embarks on his or her daily activity. The cleanup was honored by 2 other PHCS from Kampala District (Makindye-Galima and Our Lady of Charity Mulago III among other invited guests.

**Describing the day in many tones!** People described the day in different ways, Others will always remember it as a day their woes of clogged smelly, dirty wards and bushy Health Centre compound were cleaned and slashed, to others it is a day that they



met their leaders area councilors not holding a pen in his hands but slashing, collecting and loading rubbish on the truck with spades in their hands.

After the cleanup, the whole exercise was wrapped up with a community sensitization on the purpose of living in the health dwelling environment.



Despite the efforts of UHOCU and its members, the issue of waste management in community is still a big elephant that UHOCU cannot lift alone without the will of everyone in community. However it is worth noting that this initiative was a great platform to the identification of issues and problems affecting environment and how the community can take care of it regardless of status and age in the community.



## THE PURPOSE OF SITE PLANNING AND VALUATION

### Purpose of Site /Estate Planning to Housing Cooperatives

Planning is a way in which resources are distributed. However, this argument elevates planning to the political arena, that is deciding who gets what, where and when. When we look at **Estate planning** this can be termed as process of anticipating and arranging, during a person's life, for the management and disposal of that person's estate during the person's life and at after death, while minimizing gift, estate, generation skipping transfer, and income tax.

For any estate planning, a planner needs to follow certain processes which involves; problem identification/ analysis on the existing situation which is meant to give the planner a feel of the site, followed by the formulation of goals and objectives, collection of data from the site which may entail land uses on the site, transportation patterns, and topography among others.

A visual survey is done to give a basic idea on the elements of urban form (paths, nodes, edges, districts and landmarks within the area). In this phase, the data gathered and the analysis made of the problem is translated into a proposal for action.

In this component, the evolution of concepts that address the problem are formed and these concepts are then followed by the development of a

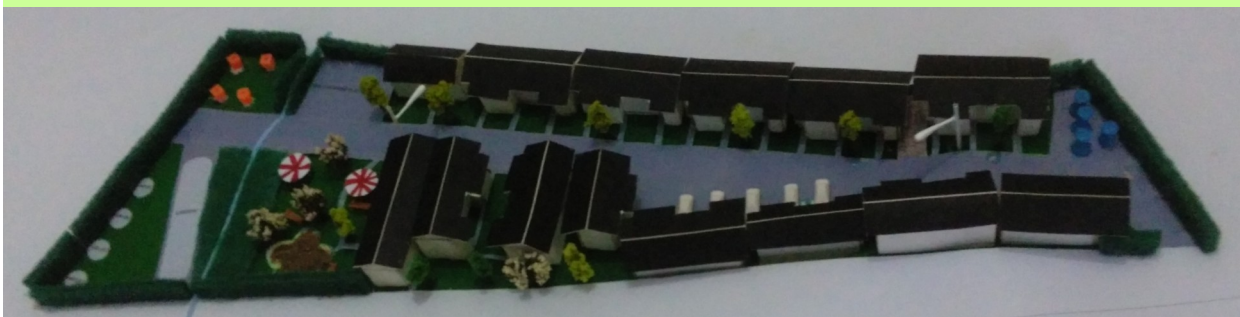
schematic design proposal and then followed by the preliminary plans. (These plans are put for display for the client, which helps in the generation of wide range of new ideas which gives the planner a sense of creativity as well as the merge of several solutions.

Evaluation is done and this occurs at many levels. After the design proposals are complete, it is essential that they are evaluated in order to see how well the solutions fit the problem and how readily the proposals can be implemented.

The planning process is a cyclic having intermediate loops. For example after an evaluation of alternative plans, it may be necessary to redefine goals, or to collect additional data or to analyze the data in a different way. There are always negative implications when this process is not followed for example; disorderly developments, encroachment on environmentally sensitive areas, over exploitation and exhaustion of the available physical and social infrastructure and loss of property which may be brought by demolition of existing unplanned structures.

Therefore we encourage PHCS to have their estates planned as it may lead; to organized and developed housing cooperative societies as well as proper and strategic space utilization for housing and other supportive facilities in a housing estate.

### STRATEGIC DESIGN FOR NKOKONJERU CARITAS HOUSING COOPERATIVE SOCIETY



Nakakawa Dorothy

Muduwa Brenda

4<sup>th</sup> Year Students of Urban Planning at Makerere University

## RELEVANCES OF LAND VALUATION TO HOUSING COOPERATIVES

Valuation can be referred to an art and science of estimating the value of a particular property for a specific interest in a property at a particular moment in time taking into account all the factors affecting the value of a property. However many people skip the valuation process in the event of either land/property acquisition or selling yet it's meant to give the market price at which the property/land can be bought or sold out. However one needs to understand that **Value** is the worthiness attached to a property by a willing buyer or a willing seller below which no transaction can be performed between the two parties. And looking at the **Value chains**, these are mechanisms that allow producers, processors, buyers, sellers and consumers separated by time and space to gradually add value to products and services as they pass from one link in the chain to the next.

As valuation surveyors, we do believe that services like; security, water, electricity, good roads among others contribute to the value a property at a cost that is either direct or indirect in form of taxes to government since they attract a higher demand, hence given to the highest bidder in most circumstances. Therefore Housing Cooperatives need to carry out this process to be able to; get information on land to be acquired that's the location, accessibility, drainage and the neighborhood, avoid purchasing of overpriced land from the sellers/ land dealers/agents, examine the land conditions, get factors affecting the site and the developments attached to

it, and in case of mortgage loan, the valuer estimates the current worth of land for the mortgage purposes.

Looking at the **Land market in Uganda** to one needs describe and understands the current land tenure systems to appreciate the effect of land acquisition and tenure on house construction and settlement and that land in cities like Kampala is valued at premium. The members witnessing the transaction apart from the seller are entitled to a discretionary commission each paid by the buyer depending on the value of land and individual assessments which may not go above 10% the value of the lot.

**Infrastructure;** although this is regarded as a significant value chain process as per Ferguson's value chain frame work, it is not a primary process in rural areas as it is in urban areas where 86.7% of the population resides. Nonetheless, there is need to have neighborhood charters to guide communities on minimum infrastructure standards like drainage system and toilet construction in low neighborhoods to achieve appropriate settlement.

**In conclusion,** the value of a property does not entirely depend on services but on other aspects like; location, size, nature, age for buildings, neighborhood, shape, government policies, purpose of the property among others. Housing Cooperatives need to note that services are a key to their interest of a given property for the purpose it is to be used for (Housing estate).

**By Justine Arinaitwe, Nantumbwe Diana and Kamanzi Mark Anthony(1<sup>st</sup> Year Students of Institute of Survey and Land Management)**

## Why the Housing Policy under Policy Statement 12 and 13 on Housing Cooperatives is the best model to address the housing backlog in Uganda

In 2015, Uganda adopted a five year national planning framework called the Second National Development Plan. The NDP II underscores the importance of having physical development plans at national, sectoral and local government levels to guide social, commercial and industrial developments. It also emphasizes the importance of supporting and development of fast growing housing sector both in urban and rural areas in order to reduce the housing deficit.

Uganda's population currently stands at about 37 million people it is said to be rising at a high percentage per of 1.13% per annum.

As population increases, urbanization is at 5.6%. This project the 42 Million people by 2020, which will lead to thousands to prone poor living conditions and poor sanitation as well as struggle for decent and affordable housing.

So its upon every Ugandan who cannot afford decent housing individually to embark forming organized and registered entities termed as Housing Cooperatives with Ministry Trade Industry and Cooperatives to be able to attain this basic need in as a Housing Cooperative through a self help model

**By Katusabe Violet  
Assistant Project Officer UHOCU**



**ANNUAL PERFORMANCE  
REPORT 2016-2017**

## INTRODUCTION

Uganda Housing Cooperative Union is the apex body for all housing cooperatives in Uganda whose mandate is to enable its membership to have access to adequate housing. UHOCU is the product of the Housing Cooperative Development Project, which was initiated in 2010 with support from We Effect. The project's focus (2009-2012) was on popularizing and reviving the cooperative housing concept, mobilising housing cooperatives, capacity building of the new and existing housing cooperatives, and support on access to land, affordable housing finance, and sourcing for ABTs, and to main stream issues of HIV/AIDS, Gender and the environment as well as supporting the establishment of a housing cooperative union. The establishment of a housing cooperative union was seen as means of creating a channel for delivering support to the growing number of housing cooperatives in a more efficient manner.

UHOCU was established in 2013 by a group of 10 primary housing cooperative societies located in central Uganda that came together in a bid to find access to adequate housing amongst low and middle income earners in Uganda.

### **UHOCU Vision**

A community where each individual has access to a healthy dwelling environment

### **UHOCU Mission**

To facilitate access to adequate housing to all individuals in the Ugandan society through the cooperative housing model.

This has been achieved through capacity building, advocacy, networking and provision of technical services. UHOCU Ltd is registered under the Ministry of Trade, Industry and Cooperatives with registration number 10354/RCS.

UHOCU is a growing organization and hopes to sustain its growth through a set of strategies to guide its program development, build a solid financial foundation, and prepare for challenges that lie ahead.

## ACTION IN OUR STRATEGIC GOALS

UHOCU has five strategic areas of focus that it believes will help in achieving its mission;

### **1. Strengthen the capacity of the Union**

This has been done by enhancing the capacity of UHOCU staff, leaders, primary housing cooperative members and key stakeholders in the areas of leadership, governance, financial management and human rights based approach. The Union has a board of 5 primary housing cooperative members who have worked with the management team of 4 staff to support the primary housing cooperative members. UHOCU also instituted policies and manuals to guide its operations. These include the human resource policy, financial manual, Gender policy and the environmental policy which have all been approved by the Board.

### **2. Revitalize and increase the number of PHCs**

The UHOCU management and the Board embarked on a revitalization mission of the housing cooperatives that existed before 2016 but were no longer active. These included; Waskiso PHCS, Buwambo PHCS, Uganda Builders PHCS, Gayaza PHCS, Makerere houses PHCS, Polysack PHCS and Nabweru PHCS. Today Nabweru, Uganda builders, Polysack and Buwambo have held their AGMs and evaluated their membership to include new members and drop inactive ones. UHOCU also embarked on a media campaign to increase awareness of the housing cooperative model through television and radio. A total of 25 people contacted UHOCU as a result of a television advert aired on Bukedde and NBS television stations. These were mostly from the districts of Wakiso, Kampala, Rukungiri Ntungamo, Kamuli, Jinja, Luweero, Butambala, Mbarara, and Rakai.

### **3. Establish and strengthen partnerships / networks and enhance collaborations for members.**

An advocacy strategy was developed to guide UHOCU in lobbying for increased access to adequate and affordable housing. UHOCU participated in the Habitat III conference and contributed to the zero draft of the New Urban Agenda that



placed housing at the centre of development.

UHOCU also joined the rest of the country to commemorate world AIDS day and world cooperatives day to network with other stakeholders on issues affecting housing cooperatives.

UHOCU partnered with the Ministry of Trade Industry and Cooperatives to air radio talk shows and TV programs on housing cooperatives. The union also participated in the Kampala forum, the East and Southern regional Housing Network, Habitat 3 meeting in Quito Ecuador and the 26<sup>th</sup> Governing Council in Nairobi. In all events, UHOCU promoted the notion of Housing cooperatives as a model for providing adequate and affordable housing among middle and low income earners.

A stakeholder dialogue meeting on the housing cooperatives agenda was organised by UHOCU. 56 urban development practitioners, housing partners, cooperators and government officials met to deliberate on cooperative housing in Uganda.

#### **4. Establish a housing finance facility**

In 2014, members of the PHCS within the UHOCU resolved to establish an administrative fee to facilitate the establishment of a housing finance facility in the future. Each individual member contributes UGX 1000 every month to the Uganda Housing Co-operative Union account. It is envisaged that on accumulation the administrative fee will be invested to grow into a housing finance facility for housing cooperatives.

Through the savings and livelihood program, UHOCU has supported member income generating projects including Kuroiler farming, mushroom growing and production of Interlocking soil stabilized blocks by extending low interest loans to the housing cooperatives. So far, Polysack housing cooperative and Nkonkonjeru-caritas housing cooperatives have benefited from the loaning scheme. Boosting member income will in turn result in an increase in the member savings for housing.

#### **5. Increase access to adequate housing by low income households**

UHOCU's focus has been to reduce the overall cost of construction as well as support cooperatives in identifying suitable land. UHOCU conducted training in alternative building technologies including interlocking soil stabilized blocks, T-beams, laddys and rain water harvesting. ISSB machines were also purchased and availed to PHCS for hire at a UGX 60 per block to generate revenue for the Union but also increase the use of alternative building technologies among

the members.

## **MOBILIZATION AND SENSITIZATION ACTIVITIES**

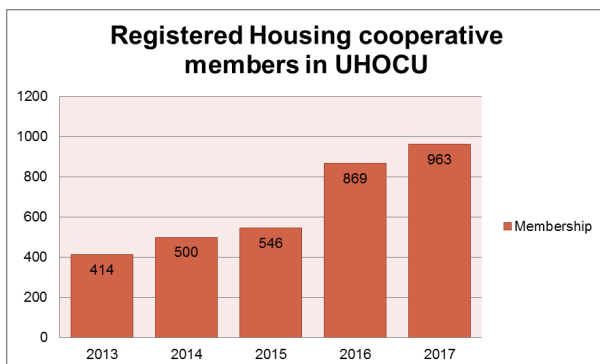
So far, sensitization workshops have been held in 9 districts including Mbarara, Masaka, Mpigi, Kampala, Mukono, Buikwe, Jinja, Luwero and Gulu. Civic engagements Kampala, Western Uganda, Northern Uganda

The UHOCU partnered with MLHUD and KCCA to sensitize Town clerks, mayors, district/division commercial officers, community development officers, councilors and other local leaders on the concept of housing cooperatives. The two regional workshops held in Mbarara and Gulu included the surrounding districts of Bushenyi, Ishaka, Ibanda, Kasese, Rukungiri, Sheema, Isingiro, Kanungu, Nebbi, Arua, Adjumani, Oyam, Apac, Abim and Pader



## **MEMBERSHIP WE ARE GROWING**

Increase in number of Housing cooperatives registered from 17 in 2016 to 25 in 2017. 21 of these are active in the Union activities and within their cooperatives.



## LIVELIHOOD PROJECTS

A number of PHCS started income generating projects to boost member income. Kuroiler project in Nkokonjeru-Caritas Housing Cooperative, production of Interlocking soil stabilised blocks in Polysack Housing Cooperative Society, mushroom projects in Makindye Galima and Our lady of Charity Mulagol III PHCS. UHOCU purchased two ISSB machines to enable members produce blocks for house construction and business. Nkokonjeru-caritas housing cooperative society has so far produced 2000 ISSBs.

## URBAN AGRICULTURE



Uganda's economy is made up of 24.2% agriculture and the sector supports livelihood and employment for over 60% of Uganda's population. The high level of urbanization has pushed for the development of modern farming techniques that can thrive in limited space. Nonetheless these can be applied in rural farming as the rural based housing cooperatives soon discovered. Mr. Kitungulu is one of the members of Nnongo housing cooperative who has found benefits from his participation in the exposure visit organized by UHOCU. He has since established a greenhouse for trees, planted a vegetable garden and transformed his community by engaging both parents and students at the school where he works as the principle. Mr. Kitungulu John Baptist is a member of Nnongo Housing Cooperative Society which is a registered member of Uganda Housing Cooperative Union since 2016. He is one of the 35 members that constitute Nnongo housing cooperative society that have embraced urban farming to boost his income.

Despite many technological and mechanical improvements in food production, hunger and malnutrition remain central issues as poverty continues to be prevalent in many cities around the world. Urban poor households are estimated to spend 60%–80% of incomes on food, making them more vulnerable to food price volatility. UHOCU understood the critical role urban agriculture plays in boosting PHCS members' saving for both rural and urban-based societies. In 2016, UHOCU trained members in practical urban farming at KCCA Agricultural Resource Centre in Kyanja where modern techniques such as sack gardening, fish farming, IMO piggery, greenhouse farming are applied in less space.

*"During the field visit training on urban farming at KCCA agricultural resource center many of us realized that to practice urban farming one does not have to be in urban setting but the same type of farming can be done in the rural area where the space is so spacious"* as Mr. **Kitungulu** narrates.



Mr. Kitungulu was one of the 7 members who participated in the exposure visit from Nnongo housing cooperative society.

*"In my PHCS fellow cooperators did not know that urban farming was equally imperative for rural farming. We learnt how to plant in sacks, food tower, as well as having a greens garden which can be sold and improve on members' earnings." he added. "Most of the cooperators in Nnongo Primary Housing Cooperative Society have adopted this farming technique. Personally I have so far earned around 140,000/=shilling in my first season by selling to nearby schools."*

## WOMEN EMPOWERMENT



Housing is the right of every woman, man, youth and child to gain and sustain a safe and secure home and community in which to live in peace and dignity. Muwonge Donanta is one of the women within the housing cooperative family setting an example in a highly patriarchal society. A woman not limited by age and responsibility, Donanta proves that all things are possible. She belongs to Nkokonjeru caritas Housing Cooperative Society (NCHCS). The journey for NCHCS begun in 2015 when they purchased 4 acres of land in Kyagwe county block 239. Mrs. Muwonge is one of the 32 members of NCHCS and she tells her story of the journey to a better house through the housing cooperative. She tells of how her social responsibilities as a single mother and grandmother did not hinder her active participation in the training on ISSB production and construction. Filled with hope of a better future, Mrs. Donanta does not regret having joined the housing cooperative and saved her money.

*"I am 67 years and I have 2 Daughters, 1 son and 10 Grandchildren and we live in Nkokonjeru Town/Wabiduku Village, Uganda"* Donanta narrates.

The members in her housing cooperative trust her. They elected her as a member of the executive committee Nkokonjeru caritas housing cooperative society, a treasurer on the projects and IGA committee and the chairperson of the NCHCS building committee. Many as they may seem, Donanta has diligently worked to ensure NCHCS starts their housing project on the 4 acres piece of land they purchased in 2015.

In 2016, Mrs. Muwonge was one of the 28 members that were trained in appropriate building technologies on their site as the leader of the building committee in Nkokonjeru caritas PHCS. Her dream is to leave the 12 meter by 9 meter house built with mud and wattle walls and iron sheets where she has lived for the last 44 Years to a 3 bed-roomed house which the cooperative hopes to construct. Uganda mainly relies on the use of fired bricks and a mixture of mortar for the construction yet ISSBs save between 40-50% of construction costs. UHOCU organized a training on how to produce ISSBs which are eco-friendly and bring down the cost of building a decent house to a level affordable for low income earners. Mrs. Muwonge recounts her experience;

*"The training paved way to realizing my right to live in a decent and affordable house instead of the currently dilapidated mud house where am living with my children and grandchildren. Nkokonjeru Caritas PHCS has secured 4 acres and as one of the shareholders on the land, i have begun to make ISSBs for our future home. Using soil that is readily available on site and producing 100 blocks per bag of cement, the members of Nkokonjeru caritas PHCS adopted the technology to construct their housing estate". Since the training my fellow members have contributed all the necessary requirements to continue with the production of more ISSBs to facilitate the superstructure of 32 units."*

## SAVINGS AND INVESTMENT

Member's savings is one of the pillars of housing cooperatives. However, this has not been an easy task for members that lack a concrete source of income. John realized this and embarked on keeping kuroiler birds after training in kuroiler keeping conducted by UHOCU.



Serunjogi John is the Chairperson of Kabizzi Wankwale Housing Cooperative Society

*"As an executive leader together with my fellow members in Housing Cooperative Society we noted that our savings to acquire land and build decent homes were not increasing steadily for us to be able to meet those two targets. Then a team from UHOCU met us to discuss on the strategies to realise our timely dream to acquire land and build decent homes where it was discovered that this will be possible if members engage in an income generating activity to boost members' savings. As a Housing Cooperative Society we singled out Kuroiler Keeping as a business and an enterprise income generating activity. By closure of last year 2016, UHOCU organized various trainings on kuroiler keeping and management as a business which motivated us to start small scale home-kuroiler keeping business early this year (2017). Today I have 68 Kuroiler Birds of 1month where I hope to have a minimum earning gross of 1,200,000/= every after a month if I decide to hatch their eggs*

*and sell chicks. In one year I would have a gross of 7,200,000/=. Kuroiler farming is now taken as a main income generating activity for the members to be able to meet their target savings to acquire land and building decent and affordable houses."*

## CROSS CUTTING ISSUES

### ***Housing cooperatives: Joining hands to scale up HIV prevention***

The prevalence of HIV/AIDS in Uganda is a factor that has influenced household income, social cohesion and in one way or another hindered access to housing. For long, the stigma towards HIV caused men and women infected by the virus to lose all hope and in some cases, lose property to relatives leaving many without decent housing.

Between 2014 and 2016, UHOCU registered 4 housing cooperatives comprised of HIV affected or infected people. These include; Kabizzi-wankwale housing cooperative society, Nsambya-Galima housing cooperative society, Kwefako housing cooperative society and Our lady of Charity housing cooperative society. UHOCU partnered with the Ministry of Health and Uganda Aids Commission to commemorate world Aids Day. The 2016 theme was: *Housing cooperatives: Joining hands to scale up HIV prevention*. Information sheets and materials were given to members of housing cooperatives to increase sensitisation on prevention of new infections.

### ***Environment and Climate Change Advocacy***

UHOCU trained housing cooperative members in 'waste as a business' initiatives. Nkokonjeru-caritas housing cooperatives designed a project aimed at using chicken-farm waste as manure. Manure is an expensive and marketable commodity in Buikwe district where agriculture is the largest economic activity.

UHOCU also developed an environment policy aimed at setting principles and practices to protect the environment in all project initiatives and within PHCS activities. Trainings in Alternative building materials that protect the environment, rainwater harvesting, sanitation and suitable land use have also been provided to increase awareness of the effects of our actions on the environment. An exposure visit to the Appropriate Technology Centre (ATC) in Mukono was conducted on contemporary WASH technologies.



## RESEARCH

Exposure visits were conducted to explore existing technology and innovation in the areas of water, sanitation, Interlocking Soil Stabilized Blocks, and Urban Agriculture. In each area UHOCU identified organizations that have excelled in the technology. These include; **Appropriate Technology Center, HYT projects in Kamuli and Jinja in ISSB technology and KCCA Agricultural center.**



### **Appropriate Technology Center-Mukono in Water and sanitation**

The ATC conducts extensive research in water and sanitation to develop cost effective techniques applicable among low-income communities. PHCS members were taken on an exposure visit at the ATC and in Kikandwa model village. Some of the techniques acquired will be applied in their housing estates in future.

### **KCCA Agricultural center in modern Urban Agriculture techniques**

The Kampala Capital City Authority (KCCA) established a research center on modern agriculture and farming techniques applicable in both urban and rural setting. Exposing PHCS to modern farming techniques enabled most members to develop



### **HYT projects in Kamuli and Jinja in ISSB technology for construction**

The Haileybury Youth Trust (HYT) trains young people in Uganda in the ISSB technology as an innovative, carbon saving technology. The organization has used the technology to construct low-cost school buildings, rainwater storage tanks and sanitation facilities. This year UHOCU partnered with HYT to conduct an exposure visit to their projects in Kamuli and Iganga.

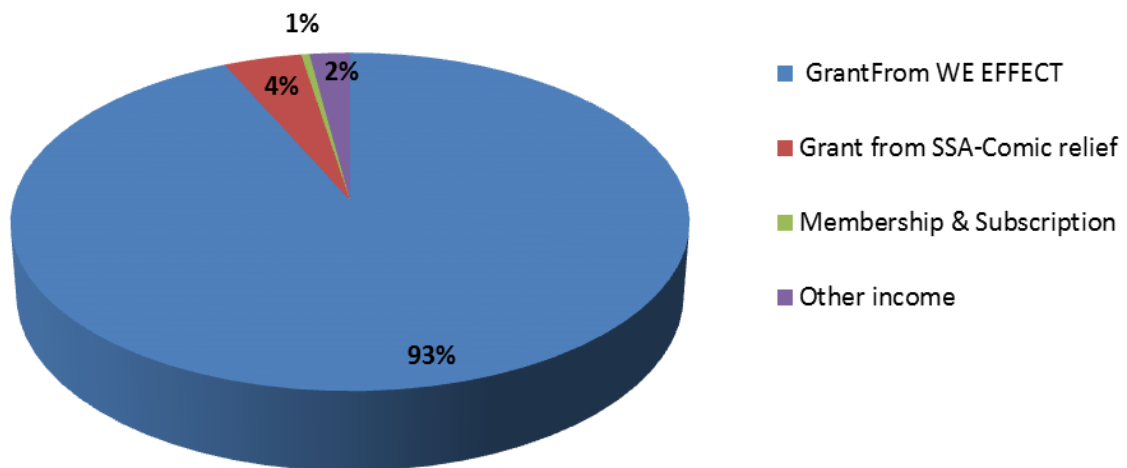




## FINANCIAL REPORT

INCOME SOURCE	AMOUNT RECEIVED
Grant from WE EFFECT	322,016,897
Grant from SSA- Comic relief	14,529,298
Membership & Subscription	1,550,000
Other income	7,512,250

### UGANDA HOUSING COOPERATIVE UNION FINANCIAL REPORT 2016/17





**UHOCU BOARD MEMBERS AND SUPCO**



**UHOCU BOARD MEMBERS**



**STAFF AND BOARD MEMBERS**



**UHOCU SUPCO**



**UHOCU STAFF AND SUPCO**

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