

## Habitat for Humanity

### The Global Housing Policy Indicators Assessment Tool

Revised May 23, 2011

Originally designed and tested by Shlomo Angel and Lucy Gitlin

Date Conducted:	6th to 29th February 2012		
Country:	Uganda	State/Province:	
Region:	Central	City:	Kampala

#### Information about the Field Researcher:

First Name:	Edward	Family Name:	Gamuwa
Organization:	N/A		
Address:	P.O. Box 7202		
City:	Kampala	Zip Code:	256
Country:	Uganda	Email Address:	<a href="mailto:g57steven@yahoo.com">g57steven@yahoo.com</a>
Telephone:	0756 752 183	Fax:	

#### INTRODUCTION:

Habitat for Humanity (HFH) has built, rehabilitated, repaired, or improved more than 400,000 affordable housing units worldwide since 1976. While this is clearly a laudatory achievement, the organization has come to realize that it can never meet its prime objective of "decent housing for all" through its own building efforts. It is now gradually moving towards an advocacy role, where it aims to influence overall housing policy and practice in the more than 100 countries in which it has a presence.

To this effect, Habitat for Humanity seeks to generate reliable and comparable information on the global housing policy environment. The organization seeks to do so by collecting housing policy data in a large number of countries on a regular basis, and using this data for two complementary purposes: (a) to maintain a web-based *housing policy clearinghouse* with the up-to-date information on housing policy environment in each country; and (b) to arm advocates with factual data to influence housing policy.

The collection of data is structured in five sections:

1. The Property Rights Regime;
2. The Housing Finance Regime;
3. The Housing Subsidies Regime;
4. Residential Infrastructure; and
5. The Regulatory Regime.

It is expected that the actual time required for collecting the data necessary for completing all sections is of the order of 20 full working days over a 2-months period.

Data collection will involve interviews with informants, examination of documents, and field observations. In some cases, it may be necessary to interview more than one informant to complete the data collection. In some cases, it may be necessary to obtain the information from documents, rather than from interviews. It is the responsibility of the interviewer to evaluate the data collected and to use the best possible data source for obtaining the information. In evaluating the data collected, it may be important to consult knowledgeable persons in the field and to make sure that the results are sensible and can withstand close scrutiny.

It is important to note here that in attempting to find out what is the official housing "policy" in the country, three different and complementary approaches to understanding housing policy should be pursued: (1) the policy intentions of officials; (2) the policy prescriptions as they are articulated in writing in published documents, regulations, laws, and decrees; and (3) the actual practices of those engaged in carrying out official policy. Needless to say, the three are not always identical.

Please use this spreadsheet form to collect and record the data for the survey and send it to Jane Katz, Director of International Affairs & Programs, Government Relations and Advocacy with Habitat for Humanity ([jkatz@habitat.org](mailto:jkatz@habitat.org)) when it is complete. Instructions and definitions are provided with this survey instrument. Any questions or comments you may have concerning the information or its source should be written down in the sections provided for comments. Please provide an explanation for any unanswered question in the comments section indicating why the information could not be obtained.

### **THE INTERVIEWS:**

Obtaining information for completing the survey will necessarily involve interviews. All interviews should be conducted in the metropolitan area of the capital city or an alternative large city in the country. The interviews may include meetings with officials in the national housing agency, the provincial or state government in which the capital is located, and the municipal offices of a city on the fringe of the metropolitan area. They may also include interviews with private sector and civic sector informants.

The following is a partial list of informants who may be interviewed to collect the data for the survey:

1. A policy official (National Housing Agency);
2. A program official (National Housing Agency);
3. A budget official (National Housing Agency);
4. A housing program official (Provincial/State Government);
5. A housing budget official— Provincial/State Government;
6. A municipal regulator;
7. A municipal infrastructure official;
8. A municipal official familiar with evictions and demolitions;
9. A municipal housing official;
10. A municipal budget official;
11. A commercial bank mortgage officer;
12. A real estate agent;
13. A land subdivision developer;
14. A housing advocate; and
15. A legal expert.

If the suggested informant listed above cannot provide the required information, it will be up to the local consultant to find a way to obtain the information from other sources. Similarly, if information obtained does not seem to be accurate or trustworthy, it may be necessary to obtain it from more than one source so as to ensure that it is correct.

### **COMMENT SECTION:**

Please list all sources of information used to obtain the answer in the comment section, for example list the name, title, and organization of each person interviewed. There are additional questions in the instruction section that need to be addressed in the comment section. Read through the instructions carefully and give thorough responses to these open-ended questions. Add as many details or additional information you might have in the comments section, as this will help add a bigger picture explanation to the quantitative answers.

### **QUESTIONING THE SURVEY INSTRUMENT:**

Before starting the survey, please review the survey instrument carefully. If you have any question regarding a definition of a concept or a method for gathering the information, please write it down in the comment section attached to each individual question. Then send your questions to [jkatz@habitat.org](mailto:jkatz@habitat.org). We will then respond directly to your questions. Please do that as soon as possible, so as not to waste time. But in the meantime, you can start collecting data on those items that you understand and have no questions about. You can keep sending us questions throughout the period when you are collecting the data. If you are using an official definition, please include the definition in the comments section.

### **SENDING THE QUESTIONS IN ADVANCE TO INFORMANTS:**

Many of the questions require quantitative or specific information, which may not be available to informants at the time of the interview. You may find it useful to send the questions to the informants in advance, together with an introductory letter introducing you and explaining what you are doing and why you need the information. We will provide a template letter to the Habitat for Humanity point person in your region that will be responsible for your work, and he/she can provide you with such an introductory letter. If you plan to send the interview information in advance, please make sure that you give the interviewee adequate time to prepare the materials.

\* \* \*

Thank you!

# Property Rights Regime

	Question	Score	Instructions	Comments
<b>P</b>		<b>0.61</b>		
<b>P1</b>	<b>Barriers to land ownership are removed.</b>	<b>1.00</b>		No legal barriers to land ownership according to a legal expert consulted
P1.1	Can women legally own or inherit land? (Yes=1/No=0)	1	For the following six questions, please consult a person familiar with property law.	Women can own land especially by purchase although women inheriting land is still at low levels - Legal Expert
P1.2	In practice, do women own or inherit land? (Yes=1/No=0)	1	Please indicate whether this includes inheritance from parents, husband, or both in the comment section.	Women own land which they buy but inheritance practices do not favour women to inherit
P1.3	Can land be jointly owned by husband and wife? (Yes=1/No=0)	1	If the answer is yes, please comment whether this occurs in practice.	Especially with the elite families
P1.4	Does the law recognize the customary or tribal land rights of indigenous people? (Yes=1/No=0 or 100 if no indigenous people)	1	If yes, please describe in comments section.	Yes it does recognise customary land rights and much of the land in the country is still under customary tenure
P1.5	Are immigrants, refugees and non-citizens allowed to own land? (Yes=1/No=0)	1	If the answer is no, please indicate whether this constitutes a large portion of the population.	Ownership of land depends on ability to pay for such land
P1.6	Is it common for residents to hold land through a long-term lease? (Yes=1/No=0)	1	Please describe the method of holding land in the comment section - i.e. is land owned collectively, is land leased short or long-term, or can be owned individually?	Through Customary land rights owned by families successively, through lease holding of upto 99 years and through Mailo lease (similar to freehold) holding
<b>P2</b>	<b>All residential land has registered titles and/or incremental tenure documents</b>	<b>0.90</b>		
P2.1	Is there an operating program to register titles or incremental tenure documents? (Yes=1/No=0)	1	Please examine recent government policy documents. Specify in comments whether the policy/program is implemented by the national or local government. "Incremental tenure documents" refer to any document that protects resident against eviction.	The policy is implemented by the national government.
P2.2	Estimated percent of all the properties in the greater municipality that have their title properly registered. (%)	90	Please consult persons working in the agency that registers property titles.	Much of the land in the city is owned by the kabaka under the mailo lease holding who then sub leases to individuals - Kabaka is the King of Buganda. Mailo land is the system of land tenure agreed between Buganda and the colonial government at the beginning of the last century, it is equivalent to freehold land tenure

	Question	Score	Instructions	Comments
P2.3	Are titles updated regularly when property is transferred? (Yes=1/No=0)	1	Please consult persons working in the agency that registers property titles. Please indicate in the comments whether the practice is different towards female headed versus male headed households.	The practice is applied universally for both female and male headed households
<b>P3</b>	<b>Titles and/or alternative property documents are given to long-term residents of informal settlements.</b>	<b>0.50</b>		
P3.1	Is there a policy or program that supports the regularization of titles or alternative documents in established informal settlements? (Yes=1/No=0)	1	To answer this question, please consult a member of the housing agency leadership. Please specify in the comments whether the policy/program is implemented by the national or local government. Please indicate in the comments whether there are special efforts to reach out to female headed households.	The same policy is applicable to all settlements and is applied universally to both female and male households.
P3.2a	Number of households living in informal settlements in the greater municipality (%)	80	Please consult official documents. Make sure the estimate of total number of squatter households is realistic by asking several experts.	
P3.2b	Number of households living in informal settlements in the greater municipality who have titles provided by a regularization program. (%)	5	Please consult official documents. Make sure the estimate of informal settlements is realistic by asking several experts. If there is no regularization program or no informal settlements enter 0 and make a note in the comments section. If the number of female headed households is known, please add to comment section.	The estimate for both P3.2a and P3.2b are percentages rather than concrete figures. Female headed households are not known. In P3..b, the number of female headed households is not known.
P3.3	Is the occupation of public land tolerated? (Yes=1, No=0)	1	Please consult person familiar with land law, particularly with homesteading or with adverse possession.	This is done informally and generally illegally
P3.4	Is there a process or program to recognize occupancy of public land? For example, certificates of occupancy, street addressing, or other official documents are given to informal settlers. (Yes=1/No=0)	0	Please consult person familiar with land law, particularly with homesteading or with adverse possession.	This is done informally and generally illegally
<b>P4</b>	<b>Evictions are minimized and, when the occur, they are legal and involve just compensation or resettlement.</b>	<b>0.27</b>		

	Question	Score	Instructions	Comments
P4.1	The number of persons evicted in the largest mass eviction that took place in the greater municipality in the last three years.	10000	Please obtain reliable estimates from media, from government agency engaged in the eviction, or from organizations working with evictees. Please provide references and elaborate the situation in comments section.	This was done two years ago to allow the redevelopment of the housing estate in which they resided
P4.1a	Did the eviction follow an established legal guidelines for evictions? (Yes=1/No=0, or 100 if no eviction)	1	Please consult person familiar with legal framework for eviction.	This was done meticulously according to the law
P4.1b	How long in advance of the actual eviction were people first informed? (months) Please enter 100 if no eviction.	6	Please consult organization working with evictees.	Large mass evictions are not common but in any case eviction notice is given
P4.1c	Was violence involved? (Yes=1/No=0, or 100 if no eviction)	1	Please consult media or organization working with evictees.	Residents had resisted the eviction
P4.1d	The percent of people who were resettled or given compensation roughly equivalent to the value of their homes. (%) Please enter 100 if no eviction.	40	Please consult organization working with evictees. Please indicate in comments whether there was any difference in compensation between female-led and male-led households.	There were no difference in compensation between female-led and male led households
<b>P5</b>	<b>Clearance of low-income communities to replace them with more profitable development is minimized.</b>	<b>0.00</b>		
P5.1	Slum clearance and redevelopment is an established policy of the national or local housing agency. (Yes=1,No=0)	1	Please consult person working in national housing agency as well as advocates for slum dwellers. Please identify whether the policy is at the national or local level in the comments section.	It is a policy at the national level
P5.2	The government has torn down existing low-income neighborhoods and transferred the vacant lands to the private sector for development of new commercial, infrastructure or higher-end residential. (Yes=1/No=0)	1	"Government" can refer to national, provincial or municipal governments. It is important to find out if the government is using its powers, such as eminent domain, to demolish existing housing against residents' will.	Government is using its powers after engaging the residents in dialogue
<b>P6</b>	<b>The public housing stock is privatized, and restrictions on the sale of units are minimized.</b>	<b>1.00</b>		
P6.1a	The estimated share of the housing stock that is publicly owned. (%)	0	Please consult the agency that manages or is familiar with public housing stock.	There is no public ownership of residential housing
P6.1b	The estimated share of the public housing stock that is being or has been privatized. (%)	0	Please consult documents of agency directly engaged in public housing privatization. Indicate the year(s) privatization process occurred. Enter 0 if there is no publicly owned housing.	There is no public ownership of residential housing

	Question	Score	Instructions	Comments
P6.2	Is the public housing stock generally well maintained? (Yes=1/No=0 or 100 if no public housing stock)	100	Please visit public housing site and use your best visual assessment or consult a reliable resident of public housing or an organization that works with public housing residents.	There is no public ownership of residential housing
P6.3	A national or local housing policy is in place to support the privatization of the public housing stock. (Yes=1/No=0 or 100 if no public housing stock)	100	Please examine recent documents of housing agency or consult person familiar with the views of the housing agency leadership. If possible, examine recent housing policy documents or texts of recent speeches.	There is no public ownership of residential housing

# Housing Finance Regime

	Questions	Score	Instructions	Comments
<b>F</b>		<b>0.70</b>		
<b>F1</b>	<b>Conditions support mortgage lending.</b>	<b>0.42</b>		
F1.1	The inflation rate last year. (%)	29	Obtain from Central Bank documents, in local currency. If the inflation rate for the last year is not typical of previous years, please clarify in the comment section.	Inflation for the previous years was averaging 12% it only shot up last year
F1.2	Residential mortgage debt as percentage of GDP. (last year)	1	Information usually available from Superintendent of Banks or Central Bank. Note: if last year is not available, please use the most recent year available and add the year to the comment section.	There is no ready data, the figure of 1.238% has been calculated by aggregating all residential mortgage debt at the end of Feb 2012 and calculating it as a percentage of the GDP of 2012 December figure. Data received from the Central Bank
F1.3	Are there ceilings on interest rates for bank deposits? (Yes=1/No=0)	0	Please consult a manager of a commercial bank.	No there are no ceilings and interest rates are left to float freely between banks
<b>F2</b>	<b>Mortgage lending is liberalized.</b>	<b>1.00</b>		
F2.1	Are private housing finance institutions (commercial banks) allowed to engage in mortgage lending? (Yes=1/No=0)	1	Information for this section is usually available from commercial bank managers involved in mortgage lending.	Yes, but they need not be Housing finance institutions, mortgage lending is by and large undertaken by commercial banks
F2.2	Can private housing finance institutions make mortgage loans in any geographical region inside the country? (Yes=1/No=0, or if no mortgage lending=100)	1	"	Banks operate freely in all regions and can make mortgage loans
F2.3	Is mortgage lending available for both newly-built and existing houses? (Yes=1/No=0, or newly-built only =0.5, existing only=0.5)	1	"	It is possible to get a mortgage loan to buy an existing building/house
F2.4	Is mortgage lending available for the construction of rental housing? (Yes=1/No=0)	1	"	Banks do offer mortgage loans lend for construction of rental housing
F2.5	Is construction lending for residential development (infrastructure and housing) allowed? (Yes=1/No=0)	1	"	Especially to property developers
<b>F3</b>	<b>Mortgage interest-rate subsidies are eliminated.</b>	<b>1.00</b>		
F3.1	The government has a public housing bank or agency that lends directly to borrowers. (Yes=1/No=0)	0	Information for this section is usually available from commercial bank managers involved in mortgage lending.	The government divested itself of these two institutions recently. The Housing Finance Company of Uganda is now the Housing Finance Bank and the former National Housing & Construction Corporation is now the National Housing Construction Company Limited

	Questions	Score	Instructions	Comments
F3.2	What is the difference between the interest rate on a mortgage given by a private housing finance institution and an interest rate on a mortgage given by a government agency? (%) Enter 100 if there are no private housing finance institutions. Enter 0 if government agency does not give mortgages.	0	You may calculate this difference yourself from data on mortgage interest rates in commercial banks and in the government mortgage bank.	No government agency gives mortgages only commercial banks.
F3.3	Are there mortgages given at subsidized interest rates? (Yes=1/No=0)	0	You may also consult officials at the government mortgage bank or agency providing the subsidy. Please describe who the beneficiaries are for the subsidized rates.	Mortgages are given at full commercial rates of interest
<b>F4</b>	<b>Mortgage lending is protected from undue risk.</b>	<b>0.71</b>		
F4.1	Private housing finance institutions are required to investigate borrower credit using independent credit agencies. (Yes=1/No=0)	1	Information for this section is usually available from commercial bank managers involved in mortgage lending.	Banks engage independent credit agencies to evaluate borrower properties
F4.2	Private housing finance institutions are required to assess the value of collateral using an independent third party. (Yes=1/No=0)	1	"	banks do this because generally mortgage lending is by them rather than by housing finance institutions
F4.3	Is there a legal upper limit to the loan-to-value ratios for bank mortgage loans? (Yes=1/No=0)	0	"	It depends on each bank and the potential of the borrower
F4.4	Is there a legal upper limit on the loan payment-to-monthly income ratio for bank mortgage loans? (Yes=1/No=0)	0	"	It depends on each bank and the potential of the borrower
F4.5	Does government guarantee individual mortgage loans for housing? (Yes=1/No=0)	0	"	This sector is fully liberalized, and the government does not get involved
F4.6	Banks that provide mortgage lending are required to have annual audits. (Yes=1/No=0)	1	"	Both internal audits and external audits for accounts which are published
F4.7	The volume and size distribution of mortgages is reported annually to the regulatory agency. (Yes=1/No=0)	1	"	In this case the regulatory authority is the central bank
F4.8	Please indicate the percentage of the mortgage lending portfolio that is in default (60-days past due). (%)	3	If a different standard is used to define default (more or less than 60 days past due), please describe in comments section.	Ninety days past due date reported by the Housing Finance Bank
<b>F5</b>	<b>Lender's interest in the collateral is protected.</b>	<b>0.75</b>		



	Questions	Score	Instructions	Comments
F5.1	Percentage of residential properties with mortgages that have legal titles. (%)	100	Information is typically available in the land/property registry. If the answer is less than 100%, please list what is generally used for collateral in the comments section.	Houses, lands leases and industrial properties
F5.2	Private housing finance institutions view property titles or long-term lease agreements as sufficient collateral and do not require personal guarantees (Yes=1/No=0, or no mortgage lending = 100)	1	Information for questions F5.2-F5.4 is usually available from commercial bank managers involved in mortgage lending. If answer is No, please list what is generally used for collateral in the comments section.	Information provided by Housing Bank official
F5.3	The number of months required for a bank to register a lien on a property used for collateral (Months) (no mortgage lending=100)	0	If less than 1 month, enter zero.	Banks retain the property lease and other documents but do not necessarily register a lien on the property
F5.4	The number of months required to foreclose on a mortgage and transfer the property to the bank (Months) (If no foreclosures or no mortgage lending=100)	3	If less than 1 month, enter zero.	Source of information is Housing Finance Bank
<b>F6</b>	<b>Secondary mortgage markets are operational.</b>	<b>0.00</b>		
F6.1	Has legislation passed for the creation of a secondary mortgage market? (Yes=1/No=0)	0	Information for this section may be available from a person in the banking sector familiar with plans for programs concerning the secondary-mortgage market.	Source of information is Housing Finance Bank
F6.2	Government liabilities in support of secondary mortgage markets are transparent and have a sunset clause (Yes=1/No=0, or no secondary mortgage market =100)	100	Some information may be available from the Superintendency of Banks or the Central Bank.	Source of information is Housing Finance Bank
F6.3	Are mortgages standardized? (Yes=1/No=0, or no mortgage lending=100)	0	"	Source of information is Housing Finance Bank
F6.4	Is mortgage insurance is readily available? (Yes=1/No=0, or no mortgage lending=100)	0	"	Insurance industry is underdeveloped and demand for this kind of insurance is very limited reported by Housing Finance
F6.5	Have banks issued mortgage bonds? (Yes=1/No=0)	0	"	Such bonds have not been introduced in the market
F6.6	Are mortgages traded in a secondary market (i.e. mortgage-backed securities)? (Yes=1/No=0)	0	Please elaborate in comments section on the types of instruments used in the secondary mortgage market and how long they have been traded.	Source of information is Housing Finance Bank
<b>F7</b>	<b>Microcredit for housing is available.</b>	<b>1.00</b>		

	Questions	Score	Instructions	Comments
F7.1	Is there a ceiling on lending interest rates for microcredit? (Yes=1/No=0, or microcredit for housing is not available = 100)	0	Information should be obtained from any institution providing microcredit for housing.	The market is fully liberalised
F7.2	Organizations providing microcredit for housing are licensed and require annual auditing (Yes=1/No=0, or no microcredit available = 100)	1	"	Auditing is a requirement for all organisations
F7.3	The volume and size distribution of microloans for housing is reported annually to a regulatory agency or other association. (Yes=1/No=0, or no microcredit available = 100)	1	"	However, some microcredit insititutions are not regulated
F7.4	Private money lenders, individuals, or private companies provide unregulated credit (Very common=3, Somewhat common=2, Rarely=1, Never=0)	3	Information should be based on personal experience or obtained from institutions providing microcredit for housing.	Private money lenders or individuals charge exhorbitant interest rates which are unsuitable for mortgages but can be used for repairs
<b>F8</b>	<b>General financing questions</b>			
F8.1	The typical loan term (number of years of mortgage loans by private housing finance institutions) for mortgage lending.	20.0	Information should be obtained from any institution providing mortgage lending for housing.	Reported by Housing Finance Bank
F8.2	The typical interest rates (annual nominal rate by private housing finance institutions) for mortgage lending.	26.0	Information should be obtained from any institution providing mortgage lending for housing.	Reported by Housing Finance Bank
F8.3	The typical loan term (number of years of mortgage loans by private housing finance institutions) for micro-credit.	2.0	Information should be obtained from any institution providing micro-credit for housing.	Reported by Housing Finance Bank
F8.4	The typical interest rates (annual nominal rate by private housing finance institutions) for micro-credit.	36.0	Information should be obtained from any institution providing micro-credit for housing.	Reported by Housing Finance Bank
F8.5	Are mortgages tied to an index?	No	Information should be obtained from any institution providing mortgage lending for housing.	Reported by Housing Finance Bank
F8.6	Are there other sources of funding for the housing sector?	Yes	For example, this could include remittances, co-ops, savings clubs. Consult private construction company or home-builder.	Remittances, personal savings and sometimes employer loans

# The Housing Subsidies Regime

	Questions	Score	Instructions	Comments
S		0.47		
S1	<b>Housing subsidies are an important share of the national government budget.</b>	0.3		
S1.1	Housing was one of the ten highest priorities in the platform of the national government. (Yes=1/No=0).	0	Please consult platform documents and policy papers of national government.	Housing provision is not priority of government - Official of the department of Housing and Urban Development
S1.2	Is there a ministry or department of housing in the national government (Yes=1/No=0)	1	Please consult national government.	A department for Housing and Urban Development formulates policy, regulations and awareness creation - Official of the department
S1.3	What is the housing budget as a percentage of the total national government budget in the last year? (0-100%)	0	100*(last year housing budget/last year total government budget). If more than one entity has budget for activities related to housing, enumerate in the housing budget. Please specify numbers used for calculation in the comments section.	The amount of 0.028% allocated for housing is intended to finance production of policy and regulations which guide housing in the country according to a Ministry official
S1.4	What is the estimated share of the housing budget at the national level that finances the production of completed housing units or housing improvements this year? (%)	0	Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency.	Government does not engage in production of housing units or housing improvements - Official of the department of Housing and Urban Development
S1.5	What is the estimated share of the housing budget at the national level that was given in rent vouchers, direct demand subsidies (housing allowances, vouchers or subsidies for a down payment), interest-rate subsidies, grants given directly to beneficiaries or slum-upgrading in low income communities, this year? (%)	0	Consult budget office of the national agency that is concerned with housing, or published budget documents of the agency. Please include details of each program in the subsidy worksheet.	Government does not provide rent vouchers, housing allowances or any form of housing subsidy - Official of the department of Housing and Urban Development
S1.6	What is the estimated share of the housing agency's budget dedicated to all forms of homeless assistance? (%)	0	Consult budget office of the national agency concerned with housing, or published budget documents of the agency. 'Homeless people' refers to persons without any shelter at all. If the issue of homelessness is taken care of by another agency, please indicate in the comments. Please obtain budget of that agency and its domain of operation (municipal, provincial, national).	Government does not have a housing agency dedicated to homeless assistance - Official of the Department of Housing and Urban Development

S1.7	What is the estimated share of the housing agency's budget dedicated to upgrading homes and infrastructure in low-income communities? (%)	0	Consult budget office of national housing agency, or published budget documents of the agency.	Government does not have a housing agency dedicated to upgrading homes or infrastructure in low income communities - Official of the Department of Housing and Urban Development
<b>S2</b>	<b>Housing subsidies are serving low-income households.</b>	<b>0.5</b>		
S2.1	Housing agency provides demand side subsidies such as housing vouchers to beneficiaries to rent or purchase housing. (Yes=1/No=0)	0.0	Please do not include subsidies given to producers for infrastructure upgrading in low-income communities as "supply side" subsidies. Consult a person reliably familiar with the views of the housing agency leadership. If yes, please reference specific subsidies in the subsidy worksheet.	There are no housing subsidies. Housing was fully liberalised and privatised according to the Commissioner for Housing and Urban Development of the Ministry of Lands, Housing and Urban
S2.2	Is eligibility and the value of demand side subsidies (housing allowances, vouchers or subsidies for a down payment) determined by income level of the resident? (Yes = 1/No=0 or 100 if no demand side subsidies)	100	Consult both national and local housing agency.	There are no housing subsidies. Housing was fully liberalised and privatised
S2.3	Are there other criteria to target demand side subsidies? (Yes=1/No=0, or 100 if no demand side subsidies)	100	Consult both national and local housing agency. If answer is yes, please indicate the criteria in the comment section.	There are no housing subsidies. Housing was fully liberalised and privatised
<b>S3</b>	<b>The government engagement in public housing is limited</b>	<b>1.0</b>		
S3.1	Does the government subsidize the construction of new housing for low-income residents? (Yes=1/No=0)	0	Consult person in operations department of national housing agency or municipality.	There are no housing subsidies. Housing was fully liberalised and privatised
S3.2	The private sector is engaged in carrying out government funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing program)	100	Consult person in operations department of national housing agency.	There are no housing subsidies. Housing was fully liberalised and privatised
S3.3	The civic sector is engaged in carrying out government funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing programs)	100	Consult person in operations department of national housing agency.	There are no housing subsidies. Housing was fully liberalised and privatised
<b>S4</b>	<b>Down-payment assistance is provided in conjunction with mortgage lending.</b>	<b>0.0</b>		
S4.1	Is the government providing up-front subsidies in the form of a partial or full payment of a down payment for a mortgage loan. (Yes=1/No=0)	0	Consult person in operations department of national housing agency. Also answer "No" if there is no available mortgage lending.	There are no housing subsidies. Housing was fully liberalised and privatised
S4.2	Subsidies were given in association with micro-loans for housing improvement last year. (Yes=1/No=0)	0	Consult person in operations department of national housing agency. Also answer "No" if there is no available micro-lending.	There are no housing subsidies. Housing was fully liberalised and privatised

<b>S5</b>	<b>Other assistance related to housing is provided.</b>	<b>0.0</b>		
S5.1	Subsidies for costs associated with land titling were provided by the national or local government to incentivize residents to obtain a land title. (Yes=1/No=0 or 100 if everyone has land title)	0	Consult budget office of national housing agency or municipality, or published budget documents of the agency.	There are no housing subsidies. Housing was fully liberalised and privatised
S5.2	The government has a slum upgrading program providing infrastructure improvements in low-income settlements. (Yes=1/No=0 or 100 if no slums)	0	Consult budget office of national or municipal housing agency, or published budget documents of the agency.	The program is not really about low-income settlements improvement . It is transfer of land to independent developers
S5.3	The government has a sites-and-services program. (Yes=1/No=0)	0	Consult budget office of municipal and national housing agency, or published budget documents of the agency. "Sites-and-services" refers to the practice of providing serviced plots of land for redevelopment.	The government does not have this program but private property developers have it.
<b>S6</b>	<b>There are tax incentives for homeownership and rental</b>	<b>0.5</b>		
S6.1	Are there tax deductions for constructing affordable rental housing? (Yes=1, No=0)	0	Please consult a builder or developer engaged in the construction of affordable rental housing.	There are no such deductions
S6.2	Can mortgage interest payments be deducted from income tax calculation? (Yes=1/No=0 or 100 if not applicable)	0	Consult certified public accountant or lawyer familiar with tax law.	There are no such deductions
S6.3	If so, is there a ceiling on the amount of mortgage interest that can be deducted? (Yes=1/No=0 or 100 if not applicable)	100	Consult certified public accountant or lawyer familiar with tax law.	This is not applicable
<b>S7</b>	<b>The housing subsidy system is transparent and well-understood.</b>	<b>1.0</b>		
S7.1	Does the government provide insurance for mortgages issued by the private sector at preferential rates? (Yes=1/No=0 or 100 if not applicable)	100	Consult a person familiar with mortgage insurance.	Government does not get involved in mortgage offerings or residential housing
S7.2	The estimated amount of tax exemptions to homeowners is documented and publicly available. (Yes=1/No=0 or 100 if not applicable)	100	Consult budget office of national housing agency or published budget documents of the agency.	This is not applicable
S7.3	If there is a government housing bank providing mortgages at below market rates, is this implicit subsidy being documented and made publicly available. (Yes=1/No=0 or 100 if not applicable)	100	Consult people working in the government housing bank.	This is not applicable

S7.4	The estimated amount of mortgage loans given by public agencies that are in default is known and published. (Yes=1/No=0 or 100 if not applicable)	100	Consult budget office of national housing agency, or published budget documents of the agency.	This is not applicable
------	---	-----	--	------------------------

# SUBSIDY WORKSHEETS

Please complete one worksheet per subsidy offered after consulting both national and local housing agencies, and others familiar with available housing subsidies.

**Subsidy Worksheet # 1**

Name of Subsidy \_\_\_\_\_

Supply-side Subsidy     Other \_\_\_\_\_

Demand-side Subsidy

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

**Subsidy Targeting**

home-ownership     rental housing

What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)

**Subsidy Administration**

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and # of beneficiaries publicly available? \_\_\_\_\_

Please provide source of information and any comments:

**Subsidy Worksheet # 2**

Name of Subsidy \_\_\_\_\_

Supply-side Subsidy     Other \_\_\_\_\_

Demand-side Subsidy

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

**Subsidy Targeting**

home-ownership     rental housing

What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)

**Subsidy Administration**

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and # of beneficiaries publicly available? \_\_\_\_\_

Please provide source of information and any comments:

**Subsidy Worksheet # 3**

Name of Subsidy \_\_\_\_\_

Supply-side Subsidy     Other \_\_\_\_\_

Demand-side Subsidy

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

**Subsidy Targeting**

home-ownership     rental housing

What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)

**Subsidy Administration**

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and # of beneficiaries publicly available? \_\_\_\_\_

Please provide source of information and any comments:

# SUBSIDY WORKSHEETS

Please complete one worksheet per subsidy offered after consulting both national and local housing agencies, and others familiar with available housing subsidies.

**Subsidy Worksheet # 4**

Name of Subsidy \_\_\_\_\_

Supply-side Subsidy       Other \_\_\_\_\_

Demand-side Subsidy

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

**Subsidy Targeting**

home-ownership       rental housing

What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)

**Subsidy Administration**

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and # of beneficiaries publicly available?

Please provide source of information and any comments:

**Subsidy Worksheet # 5**

Name of Subsidy \_\_\_\_\_

Supply-side Subsidy       Other \_\_\_\_\_

Demand-side Subsidy

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

**Subsidy Targeting**

home-ownership       rental housing

What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)

**Subsidy Administration**

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and # of beneficiaries publicly available?

Please provide source of information and any comments:

**Subsidy Worksheet # 6**

Name of Subsidy \_\_\_\_\_

Supply-side Subsidy       Other \_\_\_\_\_

Demand-side Subsidy

Date subsidy began (month/year) \_\_\_\_\_

Please describe the subsidy in the space below

**Subsidy Targeting**

home-ownership       rental housing

What criteria is used to determine eligibility for the subsidy? (For example, is it based on income, household size, assets, etc)

What income group does the subsidy target? \_\_\_\_\_

How many households benefit from this subsidy? \_\_\_\_\_

What is the typical household expenditure on housing for the targeted income group? (provide answer in local currency, indicate whether per month, year, or other)

**Subsidy Administration**

Who administers the subsidy program? \_\_\_\_\_

Who provides funding for the subsidy program? \_\_\_\_\_

What is the total budget for the subsidy program? \_\_\_\_\_

What is the cost of the subsidy per household? \_\_\_\_\_

Is information about the cost and # of beneficiaries publicly available?

Please provide source of information and any comments:



# Residential Infrastructure

	Questions	Score	Instructions	Comments
I		0.38		
I1	<b>Infrastructure services in informal settlements are upgraded.</b>	0.13		
I1.1	There is an active infrastructure upgrading program in the city's informal settlements (Rank 1 to 5, Strong program=5/No program=1, enter 100 if no informal settlements)	2	Consult a person in the housing agency or municipal government who is familiar with the policies and programs.	The city official confirmed that upgrading programs exist
I1.2	There is an active national-level infrastructure upgrading program operating in informal settlements in numerous municipalities. (Rank 1 to 5, Strong program=5/No program=1)	1	This question seeks to explore whether the upgrading program is at the national scale. Consult a person in the housing agency or someone who is familiar with policies and programs.	It is not at the national scale but only at the municipal scale
I2	<b>Infrastructure plans are adequate to meet future population growth</b>	0.67		
I2.1	There are approved physical plans in the city and its surrounding municipalities for urban expansion to accommodate population growth. (Yes=1/No=0)	0	Please check that planning documents contain population projections, and that plans actually seek to accommodate the projected populations. Indicate the date of approved physical plans in the notes and who is responsible for preparing them (national, municipality, district, etc).	Actual plans were seen but are in draft form and not yet approved
I2.2	There are recent capital investment plans for urban expansion to accommodate population growth in the city. (Yes=1/No=0)	1	Please consult urban planning documents or with local government officials. "Recent" means less than 2 years. Please describe an example of a recently planned capital investment project.	For instance, a big road project called the Northern By-Pass has recently been opened
I2.3	Is there an active program of acquiring the right-of-way for major roads in expansion areas? (Yes=1/No=0)	1	This means that there is a public agency that is presently acquiring land for major roads in expansion areas.	The city officials are undertaking this in the current expansion program
I3	<b>There is adequate water supply in all neighborhoods.</b>	0.58		
I3.1	Most recent data on the percentage of the urban population in the country with access to improved water supply (From www.wssinfo.org)	91	Consult the website for available data as well as the accepted definition of "improved water supply".	This information is from the web and there has been general improvement in water sources
I3.2	Year for which most recent data is available. (Year)	2008	Consult the website.	Website information
I3.3	How many hours a day, on average, is water available in pipes in low-income settlements in the city? (hours)	12	If no published data is available, please visit a typical settlement and inquire about it.	General observation and asking people affected

	Questions	Score	Instructions	Comments
I3.4	What is the ratio of the price of water sold by water trucks or private vendors and the price of metered water in a typical informal settlement in the [capital] city? (if there are no water trucks then write 100 and note in the comments section)	100	Calculate price per liter or per cubic meter and then divide one by the other.	No water trucks selling water
<b>I4</b>	<b>There is adequate sanitation in all neighborhoods.</b>	<b>0.00</b>		
I4.1	Percent of urban population with improved sanitation (From www.wssinfo.org) (0-100%)	38	Consult the website for available data as well as the accepted definition of "improved sanitation".	Website information
I4.2	Year for which most recent data is available. (Year)	2008	Consult the website.	Website information
I4.3	Percentage of the city's sewerage that is treated (0-100%)	10	"Treated" means going through a treatment plant of some kind, rather than flowing freely into a river or into the sea.	The treatment plant covers only 10% of the City's population. The rest 90% use different systems such as septic tanks or latrines
<b>I5</b>	<b>The road network is adequate and well maintained.</b>	<b>0.00</b>		
I5.1	The percentage of paved roads in the country [From World Bank's WDI website] (0-100%)	20	Consult the website or if data is unavailable consult a public official with agency concerning transport or public works.	Information lacking on website, 20% was estimated by the City Officials
I5.2	The average time of the journey to work by all modes in the city (minutes)	60	Consult municipal transport department or engineer familiar with latest transport survey data.	This is due to congestion and traffic jam because of narrow and limited number of roads
I5.3	Number of days last year that the roads in the city were flooded.	40	If data is unavailable, please use best estimate.	No data available. This estimate is based on the fact that it rained for much of last year
<b>I6</b>	<b>Electricity is available in all dwelling units.</b>	<b>0.00</b>		
I6.1	Percent of urban dwelling units with electrical connection [from last census] (0-100%)	6	Data for the country as a whole from last census.	Electricity Regulatory Authority website, the figure of 383,048 households is an aggregate figure for a total 6.2million households in the whole country
I6.2	Year for which most recent data is available. (Year)	2010		Website information

	Questions	Score	Instructions	Comments
16.3	Number of hours per day that electricity is available in a typical low-income settlement in the city.	12	Consult people in a typical low-income settlement or members of organizations working in such settlements. Please indicate whether illegal connections are common in the comments section.	There is regular load shedding and, yes, illegal connections are always reported.
<b>17</b>	<b>There is adequate police and fire protection in all neighborhoods.</b>	<b>0.55</b>		
17.1	The share of the area of the city in neighborhoods that are regularly patrolled by the police (0-100%)	95	Consult police headquarters or members of organizations working in low-income settlements.	Reported by the city official
17.2	Ratio of the value of a mid-range dwelling unit in a safe neighborhood and a similar-quality dwelling unit in an unsafe neighborhood.	n/a	Consult real estate agents with knowledge of the mid-range housing market in the city.	No official information available and the ratio is very difficult to determine due to wide variations
17.3	Number of murders per 1,000 people in the city last year.	n/a	Consult police headquarters, published crime data, or World Health Organization website. If data on murders does not exist in this format, please calculate to the best of your abilities.	Uganda Police wesite reported 1761 for the whole country for the year 2010. Data for the City alone was not available
17.4	Does the government provide resources to address youth violence?	1	Consult police headquarters or members of organizations working in low-income settlements.	Yes, government is addressing this through the Presidential Job Stimulous Fund
17.5	Is there adequate fire protection in all neighborhoods? (Rank 1 to 5, adequate fire protection in all neighborhoods=5/fire protection in some neighborhoods=3/No fire protection=1)	2	Consult fire department headquarters.	Reported by the city official
<b>18</b>	<b>Public transport is available throughout the city.</b>	<b>0.67</b>		
18.1	The estimated percentage of the city within 10-minute walking distance of a public transit (bus or rail) stop. (0-100%)	20	Consult mass transit authority.	Reported by the city official
18.2	Estimated percentage of commuters who walk to work (0-100%)	50	Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	Reported by the City official

	Questions	Score	Instructions	Comments
I8.3	Estimated percentage of journey-to-work trips in the city and its environs by public transport, mini-busses and other non-private transport, excluding walking trips (0-100%)	35	Consult latest traffic study data. Consult experts on updating data if it is more than 5 years old.	Reporte by theCity official
<b>I9</b>	<b>Garbage collection is adequate.</b>	<b>0.33</b>		
I9.1	Percentage of the city with regular public garbage collection. (0-100%)	60	Consult garbage collection agency. Public garbage collection refers to government managed or contracted garbage collection. May include government collection or government contracting out services to a private company.	Reported by the City official
I9.2a	How many times a week, on average, is garbage collected from households in high-income neighborhoods in the city?	1	Consult garbage collection agency.	Reported by the City official
I9.2b	How many times a week, on average, is garbage collected from households in low-income neighborhoods in the city?	7	Consult garbage collection agency or persons working in low-income neighborhoods.	Reported by the city official
I9.3	Percent of garbage disposed in sanitary landfills (0-100%)	57	Consult garbage collection agency.	Reported by the city official
<b>I10</b>	<b>Access to education and health care is adequate in all neighborhoods.</b>	<b>0.75</b>		
I10.1	What is the average travel time in minutes to the nearest primary school from low income communities? (minutes)	30	Please consult a trusted resident, NGO, or education professional. Make your best judgment on the estimate for low income communities in the greater municipality.	Both public and private schools are well distributed throughout the municipality
I10.2	What is the average travel time from low-income neighborhoods to the nearest health care center or medical facility? (minutes)	10	Please consult a trusted resident, NGO, or health care professional. Make your best judgment on the estimate for low income communities in the greater municipality.	This includes health clinics of private practitioners operating in the municipality
<b>I11</b>	<b>Municipalities can mobilize finance for infrastructure investments.</b>	<b>0.50</b>		
I11.1	Municipalities are allowed to borrow or issue bonds to finance infrastructure. (Yes=1/No=0)	1	For this section, consult person familiar with municipal finance, municipal loans, and municipal bonds.	Municipalities must borrow on the approval of Parliament
I11.2	Municipal budgets and expenditures of all municipalities are subject to strict accounting, reporting, and auditing rules. (Yes=1/No=0)	1	"	Municipal budgets and expenditures are also monitored by Parliament and subject to external audits by the government Auditor General
I11.3	All municipalities have available revenue streams that can be pledged for debt repayment. (Yes=1/No=0)	0	In the comment section, please indicate whether these funds are substantial, secure, or not earmarked for other purposes.	Municipalities are not allowed to pledge municipal property or available revenue for debt repayment
I11.4	Municipal assets, especially land, can be sold or used as collateral to finance infrastructure investments. (Yes=1/No=0)	0	"	Municipalities are not allowed to pledge municipal property or available revenue for debt repayment

# The Regulatory Regime

	Questions	Score	Instructions	Comments
R		<b>0.60</b>		
R1	<b>An official housing policy document is prepared.</b>	<b>0.75</b>		
R1.1	The law mandates the preparation of an official housing policy document by at least one level of government. (Yes=1/No=0)	1	Consult a person in the housing agency who is familiar with the preparation of housing policy documents. Please indicate whether the policy was prepared at the national-level, local-level, or both levels of government.	A housing policy is prepared at the nation-level with consultations made at various levels of government including civil society organisations
R1.2	Number of UN global resolutions on housing rights that are adopted by the government. (If none=0, enter 1-15 depending on the number of resolutions adopted)	1	Consult UN Declarations of the human rights to adequate housing at <a href="http://www.ohchr.org/EN/Issues/Housing/Pages/InternationalStandards.aspx">http://www.ohchr.org/EN/Issues/Housing/Pages/InternationalStandards.aspx</a> , and then determine how many resolutions the country has adopted.	The number of resolutions adopted by Uganda were not found on the web site. However the Commissioner of Housing and Urban Development confirmed that generally government has adopted all the UN resolutions in principle except the one which has human rights for housing element which is considered a challenge due to the liberalisation policy. I have used the new formula based on the information the Commissioner gave
R1.3	Do representatives of the private sector, the civic sector, and residential communities actively participate in the preparation of the housing policy document? (Yes=1/No=0)	1	Consult a person in the housing agency who is familiar with the preparation of housing policy documents, a representative of civic society, and a private sector representative involved in housing policy or production.	Yes, the policy is done with consultation and participation of civil society organisations
R1.4	Is progress against the official housing policy document publicly known? (Yes=1/No=0)	1	Consult a person in the housing agency who is familiar with the preparation of housing policy documents, a representative of civic society, and a private sector representative involved in housing policy.	Yes, progress is captured in reports which are available to public but there is no clear way of disseminating those reports for the benefit of the public
R2	<b>There are no restrictions on residential mobility.</b>	<b>1.00</b>		
R2.1	Are there restrictions on residential mobility? (Yes=1, No=0)	0	Consult actual documents. A restriction on residential mobility could include the requirement of internal passports, residence permits, or other documents preventing the ability to change residence with-in the country.	There are no restrictions either by policy or in practice
R2.2	If yes, is the government working to eliminate the restrictions? (Yes=1/No=0 or enter 100 if no restrictions exist)	100	Consult a person in the housing agency who is familiar with the leadership and its policies.	No, there are no restrictions either by policy or in practice
R3	<b>Exclusionary housing practices are discouraged.</b>	<b>0.75</b>		
R3.1	Are there policies, laws, or regulations that prohibit the refusal to rent or sell property to someone based on race, religion, ethnicity, gender, or marital status. (Yes=1, No=0)	0	Consult a person in the housing agency who is familiar with its policies. If yes, please describe in the comments section.	There are no policies, laws or regulations that prohibit the refusal to rent or sell property to someone based on race, religion, ethnicity, gender or marital status

	Questions	Score	Instructions	Comments
R3.2	If yes, are the policies, laws, or regulations enforced? (Rate 1 to 5, Strong enforcement=5/No enforcement=1, Not Applicable=100)	100	Consult a reliable resident or real estate rental or sales specialist.	This is not applicable
R3.3	Are residential neighborhoods in the city segregated by race, income, or religion? (5=all neighborhoods are mixed,1=highly segregated)	5	Consult a reliable resident or real estate rental or sales specialist.	There is no segregation either by income, race or religion
R3.4	Are gated communities for specific race or income groups common? (Rate 1 to 5; Very common=5, Not common=1, Not Applicable=100)	1	Consult a real estate sales specialist familiar with this market. See definition for gated communities.	Gated communities have been defined as enclosed communities under one gate. Previously, they were very limited. With new developments the number is increasing.
<b>R4</b>	<b>Land and housing regulations are not burdensome or costly</b>	<b>0.38</b>		
R4.1	Please indicate the most recent <u>year</u> that the municipality reviewed or revised land regulations and building codes. (Enter 0 if official building regulations or codes do not exist )	1991	Consult person familiar with municipal codes and regulations	This applies only to land regulations building codes have never been revised
R4.2	Smallest minimum lot size for residential building of any kind in the city (square meters).	200	Please consult a municipal land subdivision code or building code. If the minimum lot size varies across the city, please list the smallest number not the average. The answer is zero if there is no minimum lot size.	This size applies to low density areas, with high density areas the size could be much smaller
R4.3	Maximum allowable number of stories for new residential multi-unit buildings in the city. (Number)	6	If the restriction is on building <i>height</i> , given in meters, rather than in number of stories, then divide the number by 3.5 to get an estimate of the number of stories.	Six stories when building has lifts otherwise only four floors without a lifts
R4.4	Maximum allowable density in new housing developments (persons per hectare).	26	If density restrictions are expressed in dwelling units per hectare, please multiply by the average household size: e.g., if maximum allowable density is 50 units per hectare, and average household size is 5.0, then maximum allowable density is 250 persons per hectare.	Low density areas 8 persons, medium density areas 20 persons and 32 persons in high density areas per hectare. These indicators are on paper but in real practice they are not observed. In reality there are medium and high density areas. 26 persons per hectare could be taken as average with the minimal low density areas taken into account.
<b>R5</b>	<b>Processes to meet land and housing regulations are not burdensome or costly</b>	<b>0.56</b>		
R5.1	What is the number of days required to register a property?	48	Consult with a private builder or municipal building department. If information is not available, consult the World Bank Doing Business Survey <a href="http://www.doingbusiness.org">www.doingbusiness.org</a> .	Information on the website of the Ministry of lands, Housing and Urbarn Developement. There are 13 procedures to be followed as reported on the website
R5.2	What are the typical costs involved in registering a property? (in local currency)	22500 shs	Consult with a private builder or municipal building department. This should include the typical costs or fees that are involved in obtaining a title. Specify how this cost is calculated in the comments section.	Some of the procedures have lump sum figures such as: Search and consent fee shs 25,000; Surveying the property boundaries shs 500,000 <b>Registration fee shs 22,500</b> . Others procedures have percentage costs based on the value of the property to be registered.
R5.3	What is the number of days required to obtain building permits for residential construction.	60	Consult private builder or person familiar with municipal codes and regulations.	This is the time required for approving architectural drawings. No actual time is given to obtain building permits

	Questions	Score	Instructions	Comments
R5.4	What is the number of agencies that an individual is required to visit to obtain a permit for new construction?	4	Consult private builder or person familiar with municipal codes and regulations. Specify the names of agencies in the comments section.	4 is given as the number of agencies to be visited by an individual in order to obtain a building permit. Information on the website
R5.5	What are the typical costs associated with obtaining a building permit? (in local currency)	8.6m	Consult with private builder or municipal building department. Specify how this cost is calculated or whether it is based on value of construction or a fixed fee in the comments section.	Aggregated figure of the various steps that must be followed is Shs 8.6m
R5.6	Can alternative documents be used in place of official property title to obtain construction permits? (Yes=1/No=0)	0	Consult person familiar with municipal codes and regulations	Only official property title can be used to obtain construction permit
<b>R6</b>	<b>Incremental building practices are allowed.</b>	<b>0.00</b>		
R6.1	Land regulations require that new residential land be fully serviced before it is occupied (Yes=1/No=0)	1	Consult actual documents. "Fully serviced" denotes working connections to utilities such as water, sewerage, and electricity.	Although the regulations require so in practice this is not always done
R6.2	The building code requires that houses be completed before they are occupied (Yes=1/No=0)	1	Consult actual documents.	In practice this is not always so
<b>R7</b>	<b>Residential development is not permitted on environmentally sensitive or hazardous land.</b>	<b>0.83</b>		
R7.1	Recent municipal documents and maps designate areas to be protected from development. (Yes=1/No=0)	1	Consult actual documents.	These include wet lands, forests, and reserves for utilities and infrastructure
R7.2	Illegal or irregular construction in protected areas is demolished. (Always=3, sometimes=2, never=1)	2	Consult a person familiar with municipal policies regarding the protection of open space.	The policy provides for demolition but in practice it does not always happen
R7.3	In earthquake prone areas, do building codes require earthquake resistant construction standards? (Yes=1, No=0 or 100 if not applicable)	1	Consult actual documents or person familiar with municipal building codes.	Reported by an official of the Ministry of Lands, Housing and Urban development
<b>R8</b>	<b>There is an ample supply of land for residential development.</b>	<b>0.33</b>		
R8.1	The most distant year for which populations projections for the metropolitan area of the city are available to municipal or metropolitan planners (Year).	2012	Consult actual documents. Please note that "most distant year" should refer to a year in the future.	Projections are done every 10 years and new projections are due this year
R8.2	Estimated number of years it would take for raw land where residential development is allowed on the periphery of the city to be filled up, given present densities and present annual levels of land consumption. (Years)	5	Consult the municipal planning office or real estate experts, how much land, on average, is converted to residential use every year. Divide total area reserved for residential development by that number.	Reported by an official of the city authority
R8.3	Does the city have an urban planning document designating areas for urban expansion. (yes=1, no=0)	1	Consult actual documents.	Reported by an official of the city authority though no actual documents were seen
<b>R9</b>	<b>Home-based businesses and mixed land uses are allowed.</b>	<b>0.67</b>		

	Questions	Score	Instructions	Comments
R9.1	Municipal regulations allow the operation of home-based businesses in residential communities (Always=3, sometimes=2, never=1)	3	Consult actual documents.	Reported by an official of the City Authority though no actual documents were seen
R9.2	Municipal zoning regulations allow mixed-use zoning of residences, stores and productive establishments (Always=3, sometimes=2, never=1)	2	Consult actual documents.	Reported by an official of the city authority though no actual documents were seen
R9.3	Degree of segregation of different land uses in the city (Rank 1 to 5, 5=highly mixed, 1=highly segregated).	3	Question concerns segregation of residential, commercial, and industrial areas.	Reported by an official of the city authority
<b>R10</b>	<b>Condominium and cooperative housing laws are in operation.</b>	<b>0.80</b>		
R10.1	There is a condominium law and it is operational (Yes=1/No=0)	1	Consult actual documents.	There is condominium law and was used in the privatisation of government apartments
R10.2	There a cooperative housing law and it is operational (Yes=1/No=0)	0	Consult actual documents.	There is no cooperative housing law
R10.3	If yes to R10.1 or R10.2, are common elements of apartment buildings also privatized? (Yes=1/No=0)	1	Consult actual documents. "Common elements" are defined as roof, hallways, commercial or storage spaces that are part of the building as well as the adjacent land.	Government apartments were privatized using the condominium law
R10.4	There are regulations allowing for restrictive covenants in residential communities (Yes=1/No=0)	1	Restrictive covenants are binding regulations that accompany the purchase of a dwelling unit in a residential community.	This is not widely done and violations of such restrictions are common
R10.5	There are regulations that allow the creation of formal community organizations (Yes=1/No=0)	1	Consult community organizers in low-income residential areas.	These are generally called Community Based Organisations (CBOs) and there is a legal framework for there creation
<b>R11</b>	<b>Rent restriction or rent control is phased out</b>	<b>0.50</b>		
R11.1	Rental units as a percentage of total housing units. (%)	n/a	Consult person familiar with the rental market.	This information is not available
R11.2	The percentage of total rental units now under rent restriction or rent control in the [capital] city (0-100%)	n/a	"	There is no rent control whatsoever
R11.3	What is the ratio of the estimated average market rent to the average rent in a similar rent-controlled or restricted unit in the city? (100 if no rent control)	100	"	There is no rent control whatsoever
R11.4	New rental units are not rental controlled or rent restricted (Yes=1/No=0)	0	"	There is no rent control whatsoever
R11.5	The dismantling of rent control or rent restriction on new rental units is addressed in recent policy documents.(Yes=1/No=0 or 100 if no rent control)	100	Consult actual documents.	This is not addressed in documents because there is no rent control