



Habitat
for Humanity®
Tanzania



2025 ANNUAL REPORT

“TOGETHER WE BUILD SUSTAINABLE COMMUNITIES”

List of Abbreviations

Abbreviation	Full Meaning
HFHT	Habitat for Humanity Tanzania
HFHI	Habitat for Humanity International
ISSHS	Integrated Sustainable Shelter and Housing Systems
WASH	Water, Sanitation and Hygiene
ISSB	Interlocking Stabilized Soil Bricks
VSLA	Village Savings and Loan Association
TCIS	Terwilliger Center for Innovation in Shelter
S4H	Stand for Her Land Campaign
CCRO	Certificate of Customary Right of Occupancy
MOU	Memorandum of Understanding
CLPA	Conference on Land Policy in Africa
NALAF	National Land Forum
TMRC	Tanzania Mortgage Refinance Company
NGO	Non-Governmental Organization
GM	Grievance Mechanism
TZS	Tanzanian Shillings

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Mesaage from the Board Chair

Neema Ndikumwami
Board Chair
Habitat for Humanity Tanzania



In 2025, Habitat for Humanity Tanzania reached an important milestone as we aligned our national efforts with Habitat's global 50 for 50 ambition and launched our 2025–2039 Strategic Plan.

This strategy provides a clear roadmap for addressing Tanzania's housing deficit by strengthening inclusive and sustainable housing systems that deliver long-term impact.

Throughout the year, our focus remained on strategic growth and measurable results. We advanced impactful interventions ranging from the upgrading of urban informal settlements to the promotion of climate-resilient housing in rural areas guided by the conviction that a decent home is the foundation for dignity, stability, and opportunity. Central to this work was our continued commitment to ensuring that marginalized groups, particularly women and youth, are not left behind in housing and land systems.

On behalf of the Board of Directors, I extend our sincere appreciation to the Government of the United Republic of Tanzania, our partners, and the communities we serve for their continued collaboration and trust. As we look ahead, the Board remains committed to providing strong governance and strategic oversight as we work together to build homes, strengthen communities, and open pathways to hope across Tanzania.

Message from the National Director

Magdalena George
National Director
Habitat for Humanity Tanzania



In 2025, through the ISSHS project, Habitat for Humanity Tanzania continued its shift from traditional aid toward strengthening transformative housing systems.

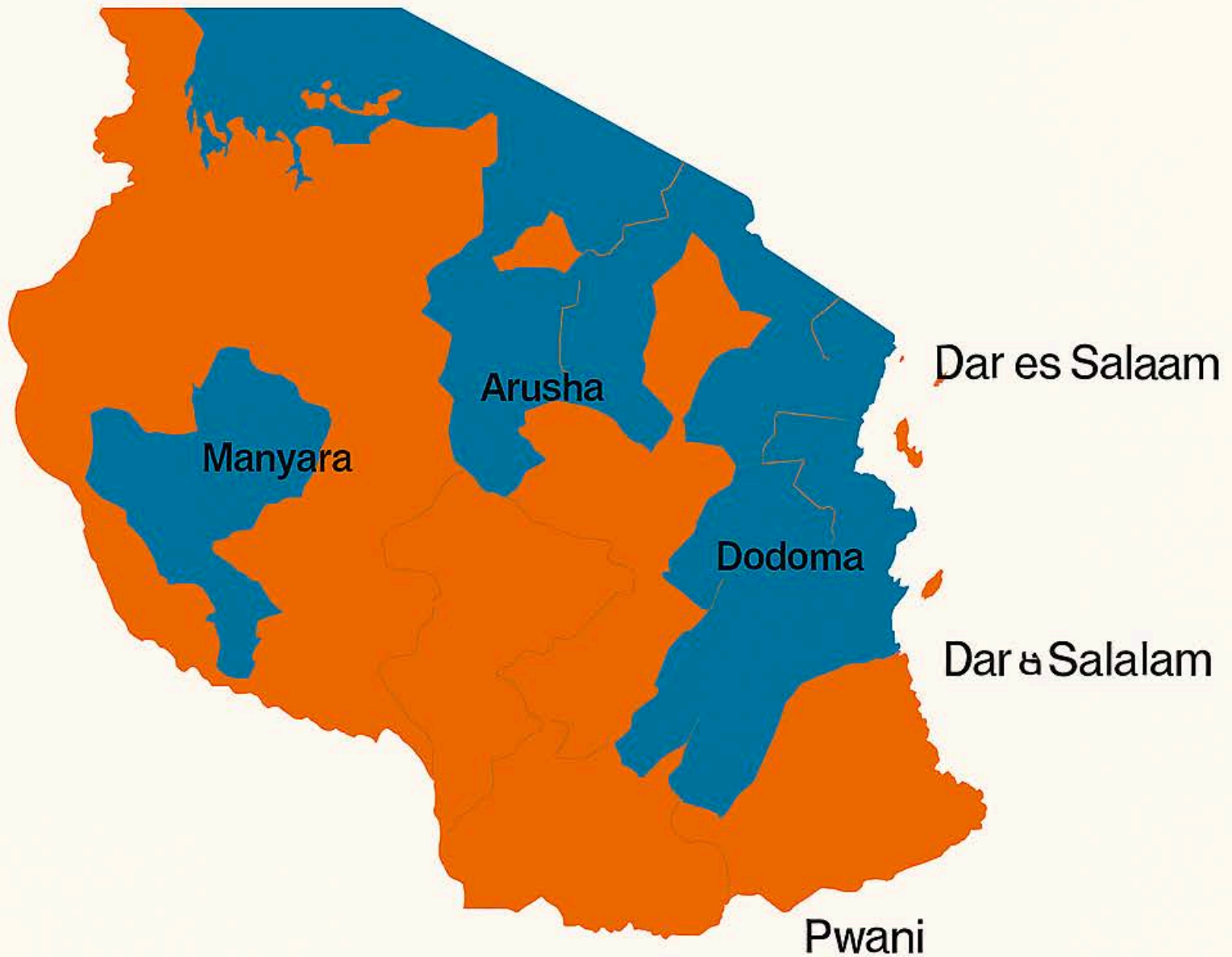
Through prudent financial stewardship, we successfully utilized the Global Mission Fund and Habitat for Humanity International budget totaling TZS 1.44 billion from US income.

This performance reflects Habitat's strong institutional capacity to deliver housing solutions efficiently, maintain robust accountability, and achieve high-impact results aligned with our strategic priorities.

Our focus was clear: Building More and Building Better. During the year, we empowered more than 10,000 people through land tenure advocacy and completed climate-resilient housing interventions in Dodoma and Dar es Salaam. Our approach recognized that a decent home must go beyond shelter to include secure land rights, access to water, and opportunities for financial inclusion.

We did not simply build walls; we strengthened the foundations for long-term stability and self-reliance. I extend my sincere appreciation to our partners, stakeholders, and communities whose collaboration made this progress possible. As we move forward, Habitat for Humanity Tanzania remains committed to inclusive, sustainable housing solutions that ensure more families can access safe, decent, and affordable homes.

Where we work



Who We Are – At a Glance



Habitat for Humanity Tanzania (HFHT) is a Christian non-governmental organization established in 1986, working across 13 regions in mainland Tanzania and Zanzibar. We partner with families and communities to address housing challenges and promote dignity, stability, and self-reliance.

- Vision: A Tanzania where everyone has a decent place to live.
- Mission: To put God's love into action by bringing people together to build homes, communities, and hope.

What We Do

- Decent & Affordable Housing: Build new, climate-resilient homes and improve existing houses using cost-effective, eco-friendly technologies such as Interlocking Stabilized Soil Bricks (ISSB).
- Basic Services: Expand access to safe water, sanitation, clean energy, and climate-resilient solutions that support healthy and dignified living.
- Land Tenure Security: Strengthen land rights through legal awareness, system support, and formalization of land documentation to protect families from eviction.
- Housing Finance: Partner with financial institutions and strengthen community savings groups to enable low-income families to access affordable housing finance.



1. Executive Summary

In 2025, Habitat for Humanity Tanzania advanced decent and affordable housing through integrated, systems-focused interventions aligned with its 2025–2039 Strategic Plan and Habitat’s global 50 for 50 ambition. HFHT built 20 climate-resilient homes, improved 245 existing houses, and directly benefited 1,325 people with safer living conditions, while expanding access to safe water for 1,000+ people and strengthening climate-resilient practices. Through land tenure advocacy, more than 10,000 people were empowered, contributing to national policy reforms benefiting up to 25 million Tanzanians. In parallel, TZS 712.7 million (US\$273,060) in housing microloans supported 245 families, reinforcing household resilience and long-term economic stability.

2. Background

This Annual Report presents HFHT’s FY 2025 results and reflects the early outcomes of the organization’s long-term strategic direction toward systems-based housing solutions. It demonstrates how integrated programming across housing, land tenure security, housing finance, water and sanitation, clean energy, climate resilience, and policy advocacy has improved living conditions for vulnerable families while influencing national frameworks for inclusive and sustainable development. The report also informs HFHT’s priorities as it scales impact under the 2025–2039 Strategic Plan, reinforcing the role of housing as a foundation for dignity, opportunity, and resilience in Tanzania.

Impact at a Glance (FY 2025)

Impact Area	Key Results
New Housing Delivery	20 climate-resilient homes built in Dodoma and Dar es Salaam; improving housing conditions for 100 people
Housing Improvements	245 homes repaired and upgraded, benefitting 1,325 people with safer and healthier living conditions
Water & Basic Services	1,000+ people accessed safe water through a pay-per-use community borehole system in Chanika, Dar es Salaam
Awareness & Advocacy	100,000+ people reached through awareness on affordable housing, climate-resilient practices, and secure land tenure
Systems & Policy Impact	~25 million people benefit from revised land policy through inheritance security, joint titling,

At Habitat for Humanity Tanzania, we believe that a house is more than just a structure; it is the foundation for health, education, and economic stability. In 2025, our housing interventions reached a historic scale, combining high-quality new construction with wide-reaching home improvements to ensure that more Tanzanians can Open the Door to a better future

• New Construction:

Transforming Lives in Dodoma and Dar es Salaam: This year, we successfully completed the construction of 20 climate-resilient homes in the Dabalo Ward (Chamwino) and Chanika (Ilala). By utilizing Interlocking Stabilized Soil Bricks (ISSB), we achieved a dual victory: reducing construction costs for marginalized families while significantly lowering our environmental footprint.

These 20 new homes have provided permanent, safe shelter for over 100 individuals. For these families many of whom were previously living in temporary mud structures or overcrowded informal settlements these houses represent a transition from vulnerability to permanent security.

• Housing Improvements:

Strengthening the Existing Fabric: We recognize that the housing crisis cannot be solved by new buildings alone. To address the immediate needs of families living in substandard conditions, through affordable housing micro loans we facilitated the renovation, repair, and maintenance of 245 homes.

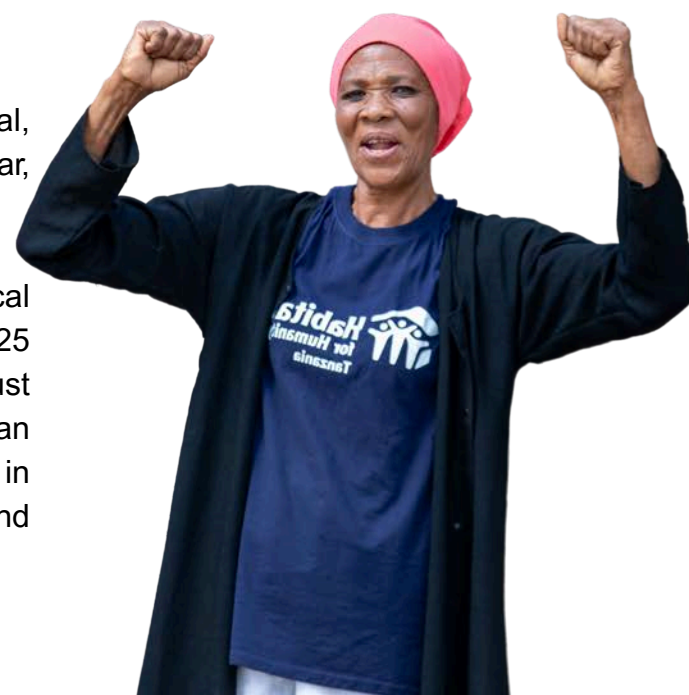
These improvements ranging from fixing leaking roofs, laying cement floors, improved sanitation to structural reinforcement have revitalized the living conditions of 1,225 people. By focusing on incremental upgrades, we helped families transform their existing houses into healthy, dignified homes without the burden of total reconstruction costs.

Cumulative Impact: A Foundation for 1,225 Citizens: In total, Habitat for Humanity Tanzania improved 265 homes this year, directly impacting the lives of 1,225 individuals.

Whether through a brand-new ISSB home or a critical renovation, our 2025 interventions have ensured that 1,325 people now sleep under a safe roof. These homes are not just milestones in a report; they are places where children can study without the threat of rain, where the elderly can live in dignity, and where families can finally build the strength and self-reliance they deserve.



Build 20 climate-resilient homes in the Dabalo Ward (Chamwino) and Chanika (Ilala)



Housing Finance: Transforming Housing Market Systems



Disbursed 712,686,600 TZS (US\$ 273, 060) in housing microfinance

Improving housing conditions for 245 partner families, directly benefiting 1,225 individuals.

- In 2025, Habitat for Humanity Tanzania (HFHT) successfully bridged the gap between marginalized families and formal financial services. Through collaboration with Makazi Bora Finance LTD, and Terwilliger Center for Innovation in Shelter (TCIS) initiatives through FINCA Microfinance Bank, Habitat designed affordable housing finance products tailored for low-income earners.

- Impact Numbers: Disbursed 712,686,600 TZS (US\$ 273, 060) in housing microfinance. This facilitated the improvement of homes for 245 partner families (impacting 1,225 individuals) who also completed financial literacy and sustainable debt management training.

3. Basic Services: Beyond Four Walls:

A house only becomes a home when it is supported by the services essential for health, dignity, and resilience.

In 2025, HFHT expanded its footprint in WASH (Water, Sanitation, and Hygiene), Clean Energy, and Climate-Resilient practices, ensuring our partner families thrive in a changing environment.



- Water is the lifeblood of any community. This year, we successfully operationalized a Community Water Borehole in Chanika, providing safe, reliable water to over 1,000 residents via a sustainable pay-per-use model.



- In Dodoma, through a strategic partnership with World Vision Tanzania, we successfully integrated a piped water system into the Dabalo Housing Scheme, bringing water directly to the doorsteps of our partner families. Furthermore, to maximize self-reliance, we installed Rainwater Harvesting Systems in all 20 new homes, ensuring families have a secondary, cost-free water source during the dry seasons.



provided safe,
reliable water to
over 1,000
residents



1,500 trees
including fruit and
shade varieties,
were planted
across schools

2. Clean Energy & Climate Resilience:

In line with our commitment to environmental stewardship, we transitioned our housing designs to be "green" from day one. All 20 new houses were equipped with Solar-Powered Lighting, providing safe, renewable energy that reduces household costs and eliminates the health risks associated with kerosene.

To combat deforestation and the semi-arid conditions of the Dodoma region, we launched a massive Tree Planting Awareness Campaign. Over 1,500 trees including fruit and shade varieties, were planted across schools, public institutions, and private homes. These efforts reached more than 1,000 people with critical education on environmental conservation and the long-term maintenance of our green lungs.





1. Advocacy Wins

Our advocacy efforts are centered on the housing and land policy reforms. In 2025, Habitat for Humanity Tanzania achieved historic milestones in policy advocacy, directly influencing systemic changes that safeguard the right to adequate housing and land for millions of Tanzanians. HFHT moved from localized aid to systemic influence, ensuring that housing is recognized as a fundamental human right in Tanzania's national development frameworks.

2. National Land Policy Reform

A major success this year was the launch of the Revised National Land Policy (1995–2023 Edition) in March 2025. Through Stand for Her Land Campaign (S4H), HFHT played a pivotal role in the consultative movement that pushed for this reform. The updated policy now ensures fairer access to land and significantly strengthens the legal rights of women and vulnerable groups to own, inherit, and benefit from land resources. This policy victory extends far beyond our project sites, providing a modernized legal framework that protects the assets of approximately 25 million rural and urban dwellers especially women, ensuring that land remains a foundation for generational wealth and gender equity across the nation

3. Strategic Political Alignment: Vision 2050

As a thought leader of affordable housing through the Just City Platform (JCP), HFHT successfully advocated for the inclusion of affordable housing priorities within the Tanzania Development Vision 2050 and the CCM Election Manifesto 2025–2030. By aligning our mission with these high-level national agendas, we have ensured that 'Decent Housing for All' remains a primary government priority for the next quarter-century.

4. National Housing Policy (In-Progress)

HFHT is currently recognized as a key stakeholder in the ongoing development and review of the National Housing Policy. Our technical expertise is being utilized in consultative meetings and strategic forums like National Conference on Housing organized by Just City Platform and the Ministry of Land Housing and Human Settlements to ensure that the agenda of 'Housing as a Human Right' and the promotion of affordable building technologies are codified into the specific housing national law.

5. System Strengthening: Land Councils

To bridge the gap between policy and practice, we focused on grassroots functionality in Chamwino District. HFHT spearheaded the formation and capacity building of Village and Ward Land Councils. By training council members on their specific roles and responsibilities, we have enhanced local governance, reduced land conflicts, and streamlined the resolution of disputes for marginalized families.

6. Mass Awareness

Our advocacy reached unprecedented heights in 2025, with over 100,000 people engaged through a multi-channel approach such as community outreach campaigns, mainstream media (Azam Tv, TBC, TBC) social media and other online platforms. Major events like World Habitat Day were used to promote land rights, tree planting, affordable housing as a fundamental human right, and formalization of informal settlement.

Partnership & Strategic Engagement

In 2025, HFHT scaled its impact by leveraging a dual-model approach: Direct Implementation and the Partnership Model. This allowed for technical excellence and deep community penetration.

- Centre for Community Initiative (CCI): Partnered to facilitate construction in Chanika and equip local youth with vocational masonry skills using ISSB technology.
- World Vision Tanzania: Established a formal MOU to leverage their operational footprint in Dodoma, ensuring long-term project sustainability and shared resource management.
- Strategic Platforms (CLPA): HFHT Participated in the Conference on Land Policy in Africa (CLPA) in Addis Ababa, the 2025 National Land Forum (NALAF) and the National Land Policy (2023 Edition) inauguration hosted by H.E. President Samia Suluhu Hassan. This engagement positioned HFHT as a lead advocate of land and housing in the 'Stand for Her Land' platform.
- Public and Private Sector: Partnering with private sector firms such as EQUIPLUS and Public institutions like Ardhi University to explore innovative market-driven housing models.
- Financial Partners: Collaborated with Makazi Bora Finance Ltd, through TMRC and Bank of Tanzania engaged FINCA Microfinance Bank, and NBC Bank to pilot tailored housing microloan products.



Safety Programming and Safeguarding Initiatives



- The safety and dignity of our partner families and project participants are the cornerstones of our work. In 2025, we integrated Safety Programming into every project lifecycle.
- Training & Awareness: Conducted child and adult safeguarding training for 75 participants including families and implementing partners in Chamwino and Chanika to prevent exploitation and abuse.
- Institutional Compliance: Mandatory safeguarding clauses were embedded into all contractor agreements, ensuring that all workers adhere to Habitat zero-tolerance policy.
- Grievance Mechanisms: Established localized feedback and reporting channels at all 20 construction sites, ensuring a safe environment for community members

HFHT operates under a robust governance framework. The Board of Directors oversaw the transition to our new 5-year strategy, ensuring efficient utilization of the annual income of Tzs 1,440,753,452 budget brings maximum impact.

In 2025, Habitat for Humanity Tanzania (HFHT) remained committed to the highest standards of governance and institutional accountability. The Board of Directors played a central role in this mission, providing rigorous oversight of the National Office (NO) operations to ensure financial transparency, program effectiveness, and efficient budget execution of our flagship projects.

Beyond fiduciary duties, the Board spearheaded strategic roles, including the approval of the new Advocacy Strategy, Communication strategy, Resource mobilization strategy, human resource capacity strategy and the alignment of national activities with Habitat's global 50/50 Strategy.

To ensure the long-term sustainability of the organization's leadership, the year saw a successful Board Transition and Recruitment process.

New board members with diverse expertise relevance in housing finance, legal policy, governance, resource mobilization, and international development were inducted to bring fresh perspectives to the National Office.

To facilitate an immediate impact, HFHT conducted a comprehensive Leadership Orientation and Capacity Building Program. This training equipped new members with a deep understanding of Habitat's safeguarding protocols and strategic priorities.

This investment in governance ensures that our leadership remains agile, accountable, and mission-driven, providing the strategic steering necessary to transform the housing landscape in Tanzania.

Strategic Governance Highlights:

- Oversight Excellence: Quarterly reviews of the program operations, financial spending to ensure optimal resource allocation.
- Leadership Renewal: Strategic recruitment and successful on boarding of specialized board talent.
- Institutional Strengthening: Intensive capacity building for the board on policy advocacy and national land frameworks.



For the year ended 30 June 2025, Habitat for Humanity Tanzania (HFHT) managed total income of TZS 1.44 billion, primarily from non-exchange revenues, amortisation of capital asset reserves, and other program-related income. Total expenditure amounted to TZS 1.51 billion, reflecting increased investment in programme delivery, partnerships, and professional services aligned with strategic priorities. This resulted in a net deficit of TZS 72.6 million for the year.

As at 30 June 2025, HFHT reported total assets of TZS 409.5 million, comprising both current assets (cash, receivables, and inventory) and non-current assets (property and equipment). Total liabilities stood at TZS 348.3 million, largely driven by deferred income and payables, while reserves reflected movements in capital assets and exchange equalisation.

Cash flow during the year reflected active programme implementation, with a net operating cash outflow of TZS 323.2 million, partially offset by financing inflows from reserve movements. Cash and bank balances closed the year at TZS 218.2 million, providing a stable liquidity position to support ongoing operations. Budget performance remained broadly aligned with revised projections, with minor variances mainly attributed to exchange rate movements and timing of income receipts.

Financial Snapshot (FY 2025) – Key Numbers

Assets & Financial Position (as at 30 June 2025)

- Total Assets: TZS 409,526,499
- Total Liabilities: TZS 348,289,515
- Net Assets / Reserves: TZS 61,236,984

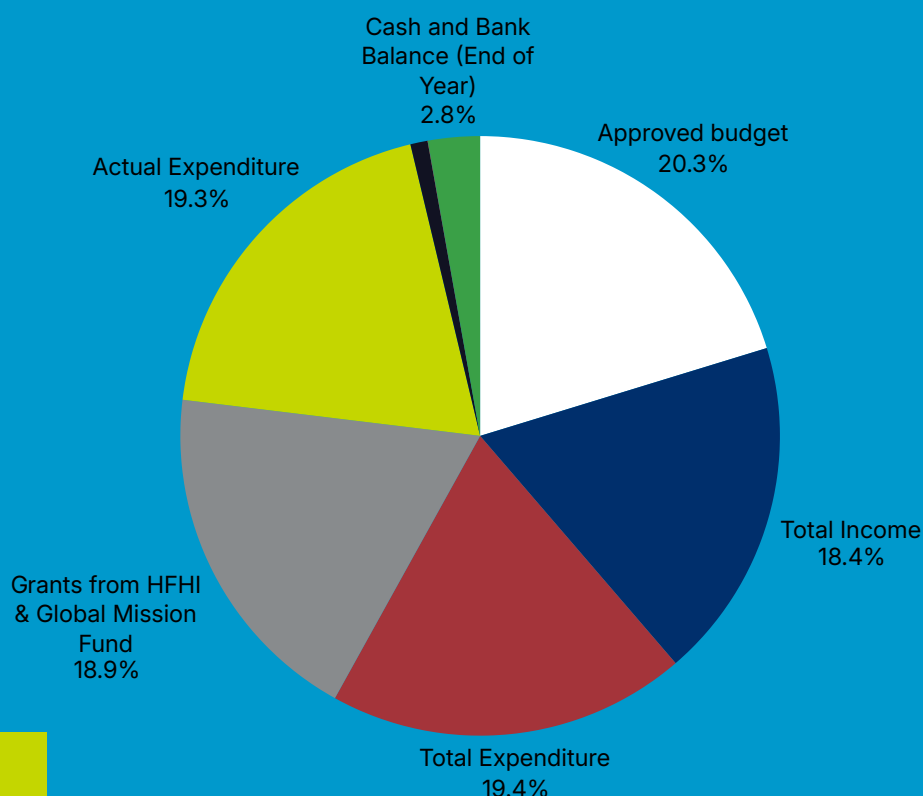
Cash & Liquidity

- Cash and Bank Balance (End of Year): TZS 218,212,839
- Net Cash Used in Operations: TZS (323,225,276)

Budget Performance

- Approved Revised Budget: TZS 1,584,809,318
- Actual Expenditure: TZS 1,512,224,531
- Budget Utilisation: 80%
- Key Variance Drivers: Exchange rate losses and timing of fund receipts.

Income and Expenditure







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