



Effectiveness of Housing Policies and their Implementation Strategies in the Provision of Low-cost Housing to the Urban Poor in Kisumu City, Kenya

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Abstract

The purpose of this study was to evaluate the Kenya Government housing policies and strategies for housing the urban poor in Kenya, and how the citizen have benefited from the scheme/plan. Objective of the article was to examine the effectiveness of Housing policies and their implementation strategies in the provision of low-cost housing to the urban poor in Kisumu City. The research question was, how effective are the various Kenya Government Housing Policies and implementation strategies targeting the provisions of low-cost Housing to the urban poor in Kisumu City? The study adopted quantitative survey research design. Primary data was collected through structured interviews/interview guide, self-administered questionnaires (Delivery and collection questionnaires), observation and check list. Secondary data was collected from Kenya government national housing policies, national development plans, research publications, internet among others. Quantitative data was summarized, categorized, interpreted and analyzed using Tables and percentages. Simple random sampling was used in this study. The researchers' target population of 218,766 and sample size of 384 was ideal for this method of sampling. Statistical package of social sciences (SPSS) was used to analyze the data collected from the field. Correlation analysis was done on both dependent and independent variables with supply of electricity as the control group. Findings revealed that housing has never been a core area of government interest, the government does not drive and guide regional and local action on housing, lack of attempt by the government to broaden focus on housing policy and integrate it with wider economic, social and environmental goals, lack of good policy/subsidy mix and balance, lack of effective implementation strategies, poor promotion of Security of Tenure, inadequate supply of

affordable land and infrastructure, inadequate housing finance system, poor utilization of local building materials and technologies, lack of support to small scale – construction activities/contractors, inappropriate standards and legislation and inadequate participation of communities in low-cost housing development, poor research and lack of public/private partnership on low-cost housing development.

Recommendations for policy action included review of the current national housing policy and implementation strategies and further research on urban planning, land tenure system, infrastructure and services, housing finance mechanism, small scale construction activities, community participation, municipal budgetary base and experimental pilot projects.

Keywords: Effectiveness, Housing Policies, Implementation, Low-Cost, Urban-Poor.

Introduction

The changes in public or social housing policy which are blamed on shortages of rental stock for low incomes and consequently increased homelessness, have been criticized in Germany, UK and USA. The reduction in the provision of public or social housing has been seen as the main reason for these shortages. In Germany for instance, the provision of new social housing virtually ceased in the 1980's resulting in severe shortage of housing in 1990s giving rise to considerable homelessness problem (Federal Republic of Germany 1988). On the other hand, West Germany attributed the shortages as being consequent upon the influx of refugees from Eastern Europe in the 1980's (Ibid). Kenya like other developing countries has put emphasis on providing decent and affordable housing for the low and medium income groups (GOK, 1989-1993). However, in the last two decades, the urban housing scene has deteriorated as a result of Kenya's poor economic performance, resulting in serious housing deficit. This deficit has led to the proliferation of informal settlements, poor standards of construction of housing units, construction of unauthorized extension in existing estates, and increasing conflicts between tenants and landlords especially in low-income areas (GOK, 2006-2011). While in the 1980's the housing shortfall was about 60,000 units per year, the number has increased to about 150,000 Units per year (GOK, 2004). The government of Kenya's Housing Policy aims at provision of decent and affordable housing for the medium income groups. This is evident in the succeeding development plans including one of the years, 1997-2001, all of which supports the development of low-cost housing. But there is no evidence of formal physical development as is pointed out by Mugwanga (1993) on low-cost housing units in the last twenty or so years. Much of the housing supply gap has been left to the initiative of the private sector that have been active, mainly in the peri-urban areas, ranging in providing from high cost mansionette to low-cost rooms. Housing in the peri-urban areas in some cases share communal facilities, but in others the facilities are non-existent. Lack of proper sanitation pose serious health risk especially to the young who form the majority of the inhabitants of urban centers. The above brief accounts of the problems of housing policies in the countries considered suggest that moves to reduce the reliance on the provision of public or social rental housing and rely instead on cash assistance in the private market has not resulted in any significant increase in the supply of rental housing in the private market. All these gaps in the provision of low-cost housing to the urban poor has triggered the researcher to carry out a summative evaluation study on the Kenya Government Housing policies and strategies for housing the urban poor in Kisumu and how the same Government can adopt some of these policies and strategies which has worked better, to some extent, in developed countries to improve low-cost housing supply to the urban poor in Kenya as a whole.

Statement of the Problem

High rate of urbanization, increasing poverty and escalation of housing costs and prices have made the provision of low-cost housing, infrastructure and community facilities one of the daunting challenges in the socio-economic development of Kenya. The search on low-cost building materials and construction techniques has been limited thus not providing viable guidance to the development of low-cost housing. Moreover, stringent planning regulations and high infrastructural standards has been an impediment in low-cost housing delivery system (GOK, 2004). While in the 1980's the housing short-fall in Kenya was about 60,000 units per year, the number has increased to about 150,000 units per year (Ibid). Increased public and private investment and the escalating Housing costs has tended to push prices steadily beyond the reach of poor urban dwellers country wide. Today there is no physical development of low-cost housing units in Kisumu in the last 20 years or so after the World Bank completed funding the proposed phases of Migosi site and service scheme in the early 1990s. Failure by the government to address the above problems will lead to insecurity, blockage of access roads, water and sanitation problems, increase in public health related diseases among others. The study was therefore intended to evaluate how government housing policies and strategies is addressing provision of low-cost housing to the urban poor in order to solve the above problems.

Since the early 1980s, the emphasis on the provision of assistance for low income renters moved away from the provision of public housing towards assistance through cash subsidies to rent other housing. There was a reduction in the total amount of assistance provided. From 1997, there have been no funds for the expansion either of the number of people on rental assistance or of the stock of public housing provided by municipal governments (Deparle, 1996). 'Public' housing is provided mainly by local governments and is funded by the federal governments and in some cases by State and local governments. Rents in public housing are related to income and set as per 30% of adjusted income, subject to minimum and maximum levels. Other low cost housing (called 'affordable' housing) is provided by non-profit, community and private (for-profit) organizations. This housing is funded through a range of federal, state and local government grants and by low cost loans and tax credits. Generally projects in receipt of assistance are required to house specified percentages of low income recipients and to meet criteria relating to rent levels. Rents do not vary with income and in some cases federal rent assistance may be used in conjunction with these programs.

The total number of households with critical housing needs in the United States increased dramatically between 2003 and 2005, from 14.3 to 17.5 million or roughly one out of every seven American households (USA Housing survey, 2005). Much of this increase was among non - working households – the elderly (retired) and the younger, unemployed. Nationally, from 1997 to 2005, the number of working families paying more than half their income for housing increased by 87 percent, from 2.4 million to 4.5 million. These critical housing needs among working families exist across the housing landscape from large to small metropolitan areas in urban and sub urban countries alike, and in all regions of the country.

Although the problem is most acute in "hot spots" such as the Los Angeles, Anaheim, and San Diego areas and East coast markets around New York and Miami, significant numbers of working families in every metro area – including those in Mid-West and South – face critical housing needs (USA housing survey, 2005). Severe cost burden is the most common critical housing need in America. Of the two components of critical housing needs - paying more than half of income for housing and/or living in dilapidated conditions – a severe cost burden is by

far the most common. Affordability is an issue of growing concern, accounting for 79 percent of those with critical needs back in the late 1990s, then rising by more than 6 percentage points to nearly 86 percent in 2005. Critical housing needs are not confined to central cities. In fact, in 2005, while nearly 40% of (or about 2.1 million) working families with critical needs lives in the cities, an even greater number 2.2 million or 43 percent lived in the suburbs. The remainder 1 out of 5, Lived in non-metropolitan locations. A more detailed analysis revealed some differences between home owners and renters. Nearly half of home owners with critical needs lived in the suburbs (48%) while half of renters (51%) resided in central cities. Still, substantial numbers of renters with critical needs (38%) lived in suburban areas and substantial numbers of homeowners (28%) lived in central cities (Ibid)

To address the critical housing needs, USA has adopted effective strategies which include adopting expedited permitting and review policies, establishing inclusionary zoning requirements or incentives leveraging employer's commitment to affordable homes for workers, preserving affordable rental homes, and expanding home ownership education and counseling among others. The U.K economy, since early 1992, has been recovering from its longest and deepest recession in half a century. Against this more optimistic general economic background, there remain several housing policy concerns of at least three kinds. The housing market slump of 1910-1992 has left behind negative equity and mortgage arrears concentrated among young household in southern Britain. These difficulties are likely to be temporary and will unwind as the market recovers, but into 1995, the housing market has remained sluggish in relation to prices and sales volumes despite the recovery in gross domestic product GDP per capita.

The third concern is that, for 15 years, UK Governments have emphasized tenure switch to home ownership, increasing rents in social housing, and effectiveness in social sector development and management. Deregulation of housing finance markets, privatization of public housing and creation of more competitive provision and management of social rental housing have been the key themes of housing policy (Centre for Housing Research, 1989; Maclennan and Kay, 1994) Public intervention in housing in Nigeria began in the colonial period following the outbreak of bubonic plague in Lagos in 1920's. During the period between 1900 and 1960, government involvement was centered essentially on the provision of quarters for expatriates staff and for selected indigenous staff. At this period, conscious effort was not made to construct houses for the general public by the government. Thereafter, successive governments in Nigeria sought to confront the nagging problem of accommodating an increasing number of Nigerians through the low-cost housing projects and site – and - services programs. The post-independence governments in the country did not fare better than the colonial Government in terms of Housing for the Public. The concepts of Government Residential Areas (GRA's) were not only retained but was embraced and promoted with greater zeal. Those who took over government saw in them (GRA) a mark of distinction to stay in the GRA (Aribigbola, 2000). After independence, aside from the creation of Federal Mortgage Bank of Nigeria (FMBN), the Federal Government did little in the area of housing intervention until 1980 when it embarked on an elaborate National Housing Program based on the concept of affordability and citizen participation. Under the program, a total of 40,000 units were to be constructed nationwide annually, with 2,000 units located in each state, including the Federal Capital Territory (FCT) (Yukubu, 2004). The National Housing Policy launched in 1991 had as its ultimate goal, ensuring that all Nigerians owned or had access to decent housing accommodation at affordable cost by the year 2000AD. The main objective of the policy was to make the private sector the main vehicle for the organization

and delivery of housing products and services (Ibid). The 1991 policy created a two-tier institutional financial structure, with primary Mortgage Institution (PMI's) as primary lenders and Federal Mortgage Bank of Nigeria (FMBN), as the apex institution with a supervisory role over a network of the PMI's activities. The FMBN later ceded the supervisory function over PMI's to the CBN (Central Bank of Nigeria) in 1997 (Ibid). The FMBN as deconsolidated by Decree No. 82 of 1993 was empowered, among other functions, to collect, manage and administer contributions to the National Housing Fund (N.H.F) from registered individuals and companies. Under the program, workers earning above #3,000 per annum, were compelled to save 2.5% of their monthly income into NHF as contributions. Commercial as well as Merchant Banks were expected to offer to FMBN 10% of its non-life funds and 40% of its life funds in real property development out of which not less than 50% must be paid to the FMBN (Ibid). Under the 1991 housing policy, responsibilities were assigned to the three tiers of governments and other agencies and parastatals of government such as FMBN, State Housing Corporations, Ministries and Departments. At the target year of the policy (i.e. 2000), the policy could not make the anticipated impacts on the built environment as a result of some factors associated with inadequacies of PMI's, lack of access to land and title to land and problem of mortgage loan affordability among others (Okewole and Aribigbola, 2006).

The most significant innovations or change was the transition from government-built to privately developed housing (Mabogunje, 2003). In sum, there was disengagement of public sector in housing provision to that of private. Under the new policy, amortization period for NHF loan repayment was increased from 25-30 years, while loan repayment period for developers was 24 months. Interest rates charged on NHF loans to PMI's was also brought down to 4% from 5% while loan lending rates to contributors was reduced to 6% from the previous 9% it used to attract in the 1991 housing policy. The policy permitted a graduated withdrawal of contributors who could not obtain loan under the scheme. It also made contribution to the scheme optional for persons earning less than the national minimum wage. The reason for this was that such a person was not likely to be able to bear the burden of loan (Yukubu, 2004). In addition to the above, and in recognition of the acute shortage of residential accommodation in some major cities in Nigeria such as Lagos and Abuja, and in order to facilitate actualization of the policy, the federal government introduced some intervention measures commencing with a pilot project that involved the construction of new forty thousand (40,000) housing units per annum nationwide with at least 1,000 units in each state of the federation, 1,500 units in Kano and River states, 2,000 units in Lagos State and 3,000 units in Abuja.

In Kenya, according to the National Housing Policy, (GOK, 2004) it is intended to help improve the deteriorating housing conditions countrywide and to bridge the shortfall in housing stock arising from demand that far surpasses supply, particularly in urban areas. This situation has been exacerbated by population explosion, rapid urbanization, widespread poverty, and escalating costs of providing housing. The shortage in housing is manifested in overcrowding, slums and proliferation of informal settlements especially in peri-urban areas.

In the rural areas the shortage manifests itself in the poor quality of the housing fabric and lack of basic services such as clean drinking water. The policy aims at enabling the poor to access housing and basic services and infrastructure necessary for a healthy living environment especially in urban areas, encouraging integrated, participatory approaches to slum upgrading, including income generating activities that effectively combat poverty, promoting and funding of research on the development of low cost building materials and construction techniques, harmonizing existing laws governing urban development and

electric power to facilitate more cost effective housing development, facilitating increased investment by the formal and informal private sector, in the production of housing for low and middle-income urban dwellers (GOK, 2004-2011). Creating a Housing Development Fund to be financed through budgetary allocations and financial support from development partners and other sources, the Economic Recovery Strategy for Wealth and Empowerment creation launched by the Government in June 2003 was intended to off-set the negative effects and impacts to the vulnerable groups of our society created by reforms and liberation programs in the economy. In its commitment to improved housing, the Government introduced a National Policy that comprehensively addressed the shelter problem (GOK, 2004).

Results and Discussion

In views of this, the respondents who participated in the study were requested to state their opinion as to how effective are the various Kenya government housing policies and implementation strategies targeting the provision of low-cost housing to the urban poor in Kisumu.

Provision of Infrastructure Expenditure Percapita

The following formed the indicators of determining the effectiveness of Government Housing policies and implementation strategies. Infrastructure development lies behind Housing Development. This is the direct opposite of the ideal or expected situation. Infrastructure such as roads, drainage, sewage or means of sewage disposal is a necessary pre-requisite for good Housing development. Out of 384 respondents sampled for interview on infrastructure expenditure percapita, 42(10.94%) said the government provide infrastructure expenditure percapita, 324 (84.38%) said the government does not provide infrastructure expenditure percapita and 18 (4.69 %) were missing due to non-response. This is illustrated by table 1.

Table 1:

Provision of Infrastructure Expenditure Percapita

Response	Frequency	Percentage	Cummulative Frequency
Yes	42	10.94	10.94
No	324	84.38	95.31
Missing	18	4.69	100.00
Total	384	100.00	-

This shows Government failure to allocate adequate funds for the development of infrastructure for to facilitate low-cost Housing Development. According to sessional paper No. 3 on National Housing policy for Kenyan (Gok 2004), the government was to institute machinery, which was allowed for the mobilization of Housing finance from the public sector, local communities and from international agencies for low-cost Housing Development.

Government Loans for Low-Cost housing development

Out of 384 respondents sampled for interview on Government loans for low-cost Housing development, 40(10.42 %) said they get government loans for low cost housing development, 342 (89.06%) said they don't get government loans; whereas 2 (0.52%) were missing due to non-response (NR). This is summarized in table 2.

Table 2:

Government Loans For Low-Cost Housing Development

Response	Frequency	Percentage	Cummulative Frequency
Yes	40	10.42	10.42
No	342	89.06	99.48
Missing	2	0.52	100.00
Total	84	100.00	-

Correlation analysis done on dependent variables with Electricity as the control group gave coefficient of - 18.04679, P value of 0.000 and 95% confidence interval of -21.44865 - -14.64494. This shows Government failure to offer loans for low – cost housing development.

Land Tenure System

Land acquisition forms the initial step that the prospective individual Low – cost house Developer must make. When buying land, one must consider ownership status and availability of basic infrastructure services to support low – cost housing development. According to sessional paper No.3 on National Housing policy for Kenya (Gok, 2004), the Government was to ensure that legislation and regulatory instruments governing Land use planning, administration and Management were regularly reviewed and harmonized to promote housing Development. Development control was to be upheld and intensified to avoid illegal development and construction. The Government was required to increase accessibility to affordable and serviceable land, while providing legal security of tenure to the urban poor.

Out of 384 respondents sampled from the entire population for interview on land tenure system in Kisumu, 220 (57.29%) said they have freehold titles; 62 (16.15%) said they have leasehold titles, 20 (5.21) said they have absolute titles; and 82 (21.35%) did not return their questionnaires due to non-response. This is illustrated in table 3.

Table 3:

Land Tenure System

Type of lease	Frequency	Percentage	Cummulative Frequency
Freehold	220	57.29	57.29
Leasehold	62	16.15	73.44
Absolute	20	5.21	78.65
Missing	82	21.35	100.00
Total	384	100.00	

Correlation analysis done on the above variable gave the following results: coefficient (-0.08193767); P (0.029); 95% C.I (-1.553924. -- 0.084829. This shows that most of the land ownership in the slums in Kisumu is having free hold title form of land ownership. This pose a great challenge to low - cost Housing Development by the Government as Freehold titles falls under private land with exclusive right of ownership.

Source of Water for Low – Cost Housing Development

According to the Kenya Building By - laws and planning regulations (GOK 1989-1993), when a building is located in an area that is not served by public water main, the developer of such sites shall provide portable water source to the satisfaction of public Health authority.

Out of 384 respondents sampled for interview on source of water; 162 (42.19%) said they use piped water; 185 (48.18%) said they use wells; 20(5.21%) said they use streams; 12 (3.13%) said they use rivers; 5(1.30%) were missing due to non – response (NR). These findings were illustrated in table 4 below

Table 4
Sources of Water For Low-Cost Housing Development.

Source	Frequency	Percentage	Cummulative Frequency
Piped water	162	42.19	42.19
Wells	185	48.18	90.36
Streams	20	5.21	95.57
Rivers	12	3.13	98.70
Missing	5	1.30	100.00
Total	348	100.00	-

This shows that majority of residents in the slums in Kisumu use wells as their source of water. This source of water may be disapproved by Public Health officials as being unsuitable for construction purposes hence impede low cost Housing Development. The correction analysis carried out on the variables with House with electricity as the control group yielded the following results: coefficient (-1.295951); P value (0.003); 95% C.I (-2.152789 - - 0.4391123)

Unauthorized Housing Units within the Neighborhood

According to the study conducted by the UN Habitat, 2005 on situational analysis of informal settlements in Kisumu, there exists a rising trend of informal settlement thus leading to overcrowding of houses in the slums. This has resulted in blockage of access roads, destruction of water connections and fire outbreaks, thus impeding the rate of low-cost housing development. Although this variable did not have a significant correlation with electricity as the control group, respondents who were sampled for interview on the status of unauthorized housing gave the following results as shown in table 5. There was no significant correlation of this variable with electricity as the control group.

Table 5
Unauthorized Housing Units within the Neighborhood

Response	Frequency	Percentage	Cumulative Frequency
Yes	310	80.73	80.73
No	74	19.27	100.00
Total	384	100.00	-

The data in table 5 shows that 80.73% of the population sampled agreed that there exist unauthorized housing units within the neighbourhood and 19.27% disagreed that there exist unauthorized housing units within the neighbourhood. This depict high rate of proliferation of informal settlement within Kisumu with its associated vices such as Aids, waterborne diseases, fire outbreak etc. The Government should therefore promote the

development of Low-Cost Housing units in order to revert the trend of high rate of proliferation of informal settlements.

Building Materials for Foundation, Floor and Walling

Building materials constitutes the major components in the development of low-cost housing. In the recent past, the prices of building materials has been on the rising trend. For example one bag of cement in Kisumu is retailing at Kshs. 980 and one tone of ballast is retailing Kshs. 1,500. These costs are very high and unaffordable to the urban poor. Out of 384 respondents sampled for interview on building materials, 19 (4.95%) said they use blocks, 143 (37.24%) said they use mud, 25 (6.51%) said they use stones, 130 (33.85%) said they use bricks, 67 (17.45%) were missing due to non response. This is summarized in table 6.

Table 6:

Building materials for foundation, floor and walling

Material	Frequency	Percentage	Cummulative Frequency
Blocks	19	4.95	4.95
Mud	143	37.24	42.19
Stones	25	6.51	48.70
Bricks	130	33.85	82.55
Missing	67	17.45	100.00
Total	384	100.00	-

From the above table it is evident that the urban poor in the slum usually use mud and bricks for foundation, floor and walling. The use of mud depict high level of poverty in the slums. The government therefore needs to consider this problem to reverse the trend. There was no significant correlation between this variable and electricity as the control group.

Building Material for Roofing

Respondents who were interviewed on building materials for roofing also gave the following results:

Table 7:

Building Material For Roofing.

Material	Frequency	Percentage	Cummulative Frequency
Tiles	7	1.82	1.82
Pre-painted sheets	3	0.87	2.60
Corrugated iron sheets	306	79.69	82.29
Asbestos	2	0.52	82.81
Grass	12	3.13	85.94
Missing	54	14.06	100.00
Total	384	100.00	-

The data in the table 7 shows that 79.69% of the population sampled use corrugated iron sheets as roofing material, whereas 3.13% use Grass as roofing material. Where corrugated iron sheets were used, majority of them were very old with rust all over and were

leaking. There was no significant correlation between this variable and electricity as the control group.

Type of Toilets/Bathrooms in the Slums

Sanitary facilities including communal toilets and bathrooms were found to be lacking in the slums. This has led to poor disposal of human waste. Out of 384 respondents sampled for interview, 43 (11.2%) said they use external toilets, 16 (4.17%) said they use internal bathrooms, 67 (17.45%) said they use external bathrooms, 225 (58.59%) said they use pit latrines, 8 (2.08%) said they use communal toilets/bathrooms, 22 (5.73%) said they use individually owned toilets, 3 (0.78%) were missing due to non-response. This is summarized in table 8.

Table 8

Type of Toilets/Bathrooms in use.

Type	Frequency	Percentage	Cummulative Frequency
External toilet	43	11.20	11.20
Internal bathroom	16	4.17	32.81
External bathroom	67	17.45	28.65
Pit latrine	225	58.59	91.41
Communal toilet/ bathroom	8	2.08	93.49
Individual toilet	22	5.73	99.22
Missing	3	0.78	100.00
Total	384	100.00	

This shows that there are few communal toilet/bathrooms for use by the residents in the slum. The Central Government, Non-Governmental Organizations and the people themselves should come up with projects for communal toilet/bathrooms to improve health and sanitation in the slums. There was no significant correlation between this variable and electricity as the control group.

Suitability of Buildings to people with special needs

The building code (GOK 1968) and physical planning act (GOK 1996) has stringent laws and regulations which are not sensitive to the plight of people with special needs. The law does not recognize provision of ramp in houses to help people with special needs. The results of 384 respondents interviewed on the use of ramps with people with special needs is summarized in table 9

Table 9:

Suitability of Buildings To People With Special Needs

Response	Frequency	Percentage	Cummulative Frequency
Yes	221	57.55	57.55
No	156	40.63	98.18
Missing	7	1.82	100.00
Total	384	100.00	-

The data in table 9 shows that most buildings in the slum areas are not suitable to people with special needs. It was found out that most buildings are not having rumps and therefore cannot

be used by people on wheelchairs. There was no significant correlation between this variable and electricity as the control group.

Discrimination against Race or Ethnic Origin

Respondents who were also interviewed on whether there is discrimination against race or ethnic origin in the slums or not gave the following results as is summarized in table 10

Table 10:

Discrimination Against Race Or Ethnic Origin

Response	Frequency	Percentage	Cummulative Frequency
Yes	82	21.35	21.35
No	287	74.74	96.09
Missing	15	3.91	100.00
Total	384	100.00	-

The data in table 10 shows that 74.74% of the population sampled agreed that there is no discrimination against race or origin in the slums. However, the post-election violence witnessed in the year 2007 made 21.35% of the population sampled to disagree that there is peaceful co-existence in the slums. There was no significant correlation between this variable and electricity as the control group.

Recommendations

Since there is a great need for strategic planning in low-cost housing and development, the government should adopt bottom-up approach in policy formulation, where the communities are involved in needs assessment.

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