





THE AFFORDABLE HOUSING AGENDA

BI-MONTHLY TALK SERIES (BTS) FORUM





OUTLINE



• WHO IS KIP

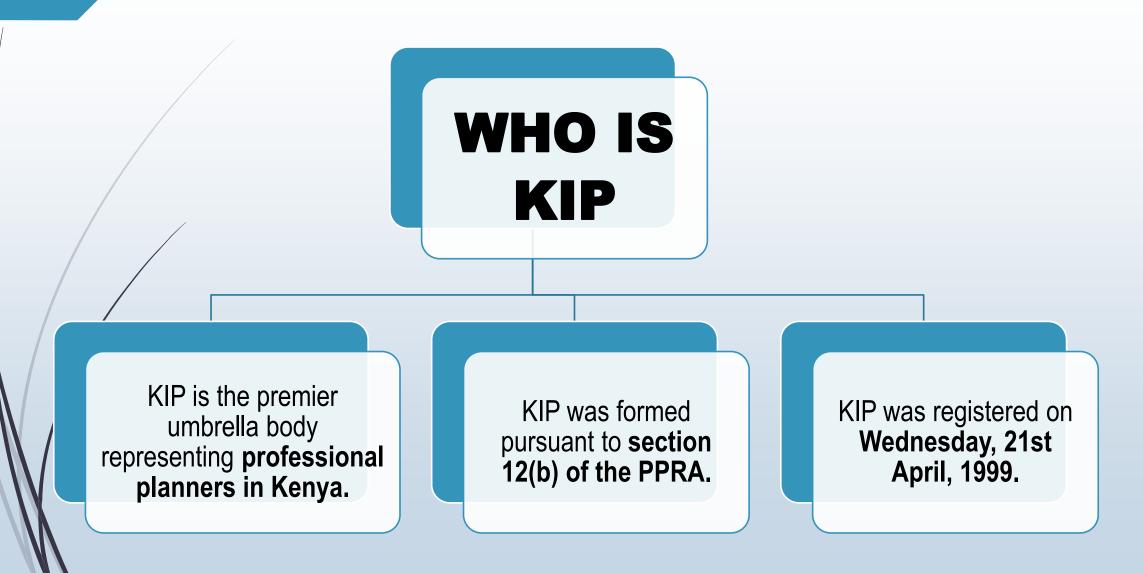
AFFORDABLE HOUSING

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 APPROACH

COMMUNITY ROLE IN
 HOUSING

WHO IS KIP





WHO IS KIP



Has a membership of over 2,000 bringing together all Physical and

Land Use Planners in Kenya including:-

Urban & Regional Planners;
 Economic Development Planners;
 Transportation & Infrastructure Planners;
 Social & Community Planners;
 Environmental Planners; and
 Urban Designers.



Mission: Make Kenya a Planning Society

How? Engagement, partnership and collaboration and with government and non-governmental agencies, as well as the general public on matters effective planning for sustainable development.



What is affordable Housing?

The Economic Times

 Housing that is reasonably priced for that section of society with the median household income or below.

National Housing Policy, 2016

✓ Housing that is adequate and costs not more than 30% of the household income per month to rent or acquire.

Wørking Definition

- Housing that is reasonably adequate in standard and location for lower or middle-income households and does not cost so much that a household is unlikely to meet other basic needs on a sustainable basis
 - Low Income earning KES10,000 KES20,000 per month(KES 3,000 KES 6,000 per month)
 - Middle Income earning KE\$45,000 KE\$185,000 per month (KE\$ 13,500 KE\$ 55,500 per month)



Is affordable Housing necessary?

Constitutionally required

- Article 43. (1) on Economic and Social Rights. Every person has the right to among others, (b) to accessible and adequate housing, and to reasonable standards of sanitation;
- Article 66. on Regulation of Land Use and Property. The State may regulate the use of any land, or any interest in or right over any land, in the interest of defence, public safety, public order, public morality, public health, or Land Use Planning;
- Article 174. on Objects of devolution. The objects of the devolution of government is (f) to promote social and economic development and the provision of proximate, easily accessible services throughout Kenya;
 - Article 201. on Principles of public finance. (b) The public finance system shall promote an equitable society, and in particular (iii) expenditure shall promote the equitable development of the country, including by making special provision for marginalised groups and areas;



Is affordable Housing necessary?

- Article 2. on Supremacy of the Constitution. (6) Any treaty or convention ratified by Kenya shall form part of the law of Kenya under this Constitution. Kenya is a party/signatory to the following declarations and/or commitments on affordable Housing:-
- The Sustainable Development Goal 11 which seeks to make cities and human settlements inclusive, safe, resilient and sustainable Target 11.1 "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums."
- the International Covenant on Economic, Social and Cultural Rights (ICESCR) since 1972. Article 11 of the 1966 ICESCR, which provides for "the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions."
 The Habitat Agenda which challenges governments to use shelter development as a tool to break the vicious cycle of poverty, homelessness and unemployment.
 - Agenda 2063: The Africa we want which emphasis on the need to provide opportunities for all Africans to have access to decent and affordable housing in clean secure and well planned environments in sustainable human settlements.
- Under international human rights law, Kenya is obligated to respect, to protect and to fulfill the right to housing



Is affordable Housing necessary?

Policy Provision

- Bottom-Up SocioEconomic Tranformation Agenda Affordable Housing Programme (AHP) as a priority initiative that targets the delivery of 250,000 decent and affordable housing annually to low and middle-income households
- National Housing Policy, 2016 (Sessional Paper No. 3 of 2016). The policy, adopted before the enactment of the constitution in 2010, aims to "facilitate the provision of adequate shelter and a healthy living environment at an affordable cost to all socio-economic groups in Kenya."
- **Vision 2030** which aimed at enhancing equity in accessing adequate housing recommending **Housing Development Initiative** to increase the annual production rate from 35,000 units in 2008 to 200,000 units by the end of 2012



Is affordable Housing necessary?

Problem Statement

- ✓ High ownership of homes nationally at 61.3%, with 38.7% of the national population renting. The situation is different for urban areas with 21.3% ownership and 78.7% rental.
- Kenya has an annual housing demand of 250,000 units with an estimated supply of 50,000 units, culminating in a housing deficit of 2 million housing units, or 80% deficit growing by 200,000 units a year.
- Housing affordability is a key challenge in Kenya with many people unable to afford to buy or build their own home. Only 2% of the formally constructed houses target lowerincome families.
- About 6.4 million people within Kenya's urban population live in informal settlements.
 Housing delivery is the responsibility of county governments, which often lack adequate resources.
 - **68% of Kenyans** are without land documentation or tenure security.



What are the necessary planning considerations for Affordable Housing? Prepare and Implement relevant integrated Spatial Plans as well as Physical and Land Use Development Plans to anchor the Affordable Housing initiative and:-

- Guarantee robust Community and Stakeholder awareness, sensitization and engagement.
- Ensure comprehensive Contextual, Spatial, Socio-Economic and Socio-Economic Analysis
- identify, allocate and secure optimal land for affordable housing and liveable human settlements,
 - Provide a rational Framework for proximate provision of requisite publicpurposed socio infrastructure and facilities,
 - Guide coordinated development support and investment in Affordable Housing



- Undertake urban Renewal and densification of decayed Housing Estates in Major cities and urban areas in Kenya.
- undertake pragmatic Informal Settlement Improvement programmes to incrementally upgrade housing in slums and informal settlements in major cities and urban areas;
- Plan-Led National Titling Programme to Enhance tenure security in Kenya by facilitating cadastral surveys and preparation of land ownership documents to identified beneficiaries thereby motivating them to invest in adequate affordable Housing.
 - sensitise, train and capacity build established Housing Cooperatives and SACCOs thereby attracting investment and mobilizing finance in affordable housing **Expand the National Land Information Management System** to include a digital repository and reference of approved development plans in the country.



- Comprehensive, Good Quality Social Housing and Rented Homes comprehensive housing intervention that gives priority to recover, secure and protect existing social housing stock and public land for current and future generations by ending the stealth privatisation of social homes and misallocation of public land meant for housing infrastructure.
- New regulations to make renting stable and affordable. The Private Rented Sector is the sector with the least regulation, highest number of homes falling below decent homes standards, the highest rents and most insecure tenancies. We advocate for a fairer private rental system that benefits tenants and landlords alike, and protects tenants from unnecessary, unwanted evictions.
 - **Local bank capacity building and Equity for Developers** There is need to strengthen mortgage underwriting skills and instigate competition in the sector. This should also include microfinance providers with tailored broducts for the housing sector, in particular given the role that such institutions can have with regards to home improvements loans. A key



- market needs to be educated to accept different building solutions which are more suitable cost-wise to reaching medium/lower income segments.
 For instance greater investments into pre-fabricated houses can be more cost effective, and drastically reduce construction time.
- An Enhanced Social Welfare system, to provide poor families with adequate housing support
- Investment in the housing workforce There is need for technical assistance to both developers and contractors to increase their capacity to deliver housing units in larger quantities so as to benefit from economies of scale. Housing workers are at the frontline of the housing crisis with limited budgets and a challenging environment.
 There is need for a well funded, well resourced housing service to ensure that the housing needs of local people are met, and housing workers have the tools, training and resources needed to do their jobs effectively and safely.



Harmonise legislation

- Revise the Housing Act CAP117 Date of commencement: 9th July, 1953 to make it compliant with the Constitution;
- ✓ Review and Harmonise PLUPA, CGA, PFMA, UACA

Professionalise the Planning and Development of Affordable Housing in Kenya

Include Planners and other professionals in the built environment

COMMUNITY ROLE IN HOUSING



What is the role of organized community groups such as Resident Associations in the realization of affordable housing agenda?

- Seek to be involved in Planning, design and development of Affordable housing Schemes
- ✓ Protect public land and utilities within our neighbourhood
- ✓ Monitor implementation of Affordable Housing projects
- Purposefully seek to be sensitized, trained and engaged on Development control and enforcement within their neighbourhood
- Engage registered professional planners and professionals in the built environment in seeking redress on "approved" upcoming developments within their neighbourhood



KENYA INSTITUTE OF PLANNERS

thank you