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FACTORS AFFECTING DELIVERY OF LOW COST HOUSING IN NAIROBI COUNTY, KENYA

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ABSRACT

This research project focuses in a problem facing many developing countries among them Kenya: To establish the main factors affecting means of meeting the high demand for low cost housing in order to reduce the mushrooming of informal settlements found in most of the cities and towns in developing countries. One of the most critical issues facing the government of Kenya is how to meet the high demand for low cost housing in the cities and major towns but this study only concentrated in the Nairobi County where the acute shortage of low cost housing is more prevalent than in other towns in Kenya. The acute shortage in low cost housing could be due to frequent rural to urban migration and Nairobi being the Capital City of Kenya where most industries are concentrated thereby offering many job opportunities the majority of the immigrants would end up there. Appropriate policies can be set in such a way that both government and private developers get attracted to developing low cost housing. This research study adopted a descriptive approach on the factors affecting delivery of low cost housing in Nairobi County, Kenya. The researcher used a questionnaire as the data collection tool to collect views from the respondents. The study was carried out at various offices in Nairobi County. The target population for this study was 180 employees in Ministry of Land, Housing and Urban Development, National Housing Corporation, Housing Finance Company of Kenya, a few construction companies and financial institutions involved in housing development. A sample size of 54 respondents was selected randomly to take part in this study. Quantitative data collected using questionnaires were coded and analyzed by the use of descriptive statistics using SPSS (Statistical Package for Social Sciences) and presented through percentages, means and frequencies. The study concluded that land is the important factor in housing development and is highly valued in urban areas. Government incentives are effectively enhancing the growth of the low cost housing in Nairobi. In order for the housing to deliver low cost housing in Nairobi, the study revealed that there exist partnerships with private and government entities. The study concluded that mortgage interest rates are high and hence making them unaffordable for the low cost housing developers and also the end users. The study recommended that the private sector should be given incentives by the government to invest in low cost housing such as tax incentives, waving duty on materials for low cost housing.

Key words: Low cost housing, Government Regulation, Building technology, Rental income, availability of Land, Financing.

Introduction

Kenya's housing development situation has been skewed in favour of high income earners as most developers and housing financiers always target high income population because of the perception that they can rent houses or take up mortgages and repay comfortably. The result is the isolation of low income population who form the majority. This scenario has been depicted across Kenyan economy and Nairobi County whose low income population stands over 1,500,000 as per 2009 National population census, experiences the same challenge (GOK,2009).

Provision of adequate, affordable and decent housing for low income households is clearly in short supply. The players in this industry are too few and there seems to be a minimal interest of other private sector housing developers to provide low income housing units. Private sector developers as by their success in the middle and high income housing markets, implies that they may have the capacity and skill set to supply the low-income housing required to alleviate, at least partly, the housing shortfall in the country (Hassanali, 2009). But they have shied away from the low income market mainly because the profitability margins are lower as compared to housing developments for the other markets.

There are also many other factors affecting the supply of housing from private sector housing developers prominent of which is the cost of production and the opportunity cost to the developer's finite funds in either providing middle income housing or high income segment housing or low income housing. The developers have to consider the rate of return to their investment and how fast they will realize this. Provision of low cost housing to the increasing number of lower and middle income classes in the country has also been hugely affected by the cost of land and inadequate infrastructure (Bonyo, 2010).

The purpose of this research is therefore to unearth the circumstances that have created a situation where housing developments are not targeted at the low income population. The focus was on the factors affecting delivery of low cost housing in Nairobi County and the role played by housing developers and market players or stakeholders so as to understand this critical situation in a bid to give a recommendation.

Lack of comprehensive housing sector legal framework, multiple approval procedures and institutions, inaccurate land records and fraudulent practices, financial system that limits accessibility to housing finance for Developers and Homeowners, lack of serviced land for development, lack of tenure security especially in slums, proliferation of squatter and informal settlements, inadequate urban and regional planning and management, lack of decentralization, devolution and urban development policy, and weak enforcement of standards, codes and policies further complicate easy access to housing.

Kenya's Vision 2030 provides strategies and projects that will help eliminate these challenges and enable Kenya's urban centers have adequate housing in a clean environment. With respect to housing, its objective is to facilitate the development and access to affordable and adequate housing (GOK, 2003).

Statement of the problem

In many emerging countries in Africa, the estimated housing deficit is acute like in Nigeria where the housing deficit is 18 million housing units. Demand clearly outstrips supply (Delphine, 2012). The urgent need for low cost housing and the difficulty for societies to answer to the challenge of "housing for all" impacts the way affordable housing is thought and conceived. The question of affordable housing should also be addressed in terms of quality, in a more sustainable and long term vision (Delphine, 2012). Population growth, coupled with rises in rural to urban migration has resulted in over populated cities. Housing is one of the resources that come under intense pressure when there is population explosion. Housing shortage in most African cities have reached worrying levels. This is evident in the increasing number of slums that are so visible in most cities. (Syagga, 2001).By economic empowerment either through job creation or funding of houses through Housing Microfinance, capital can be made available to the poor and the middle class for them to construct suitable houses over a relatively shorter time frame (Evans, 2012).

The issues of land, materials and services were identified by John Turner (1997) and the concept of site services was proposed and championed by the World Bank as a way to address the delivery of adequate affordable housing but one of the challenges with the site and services concept was that governments could not recover their investment from the housing projects. The low income beneficiaries of housing projects could not make good on their payment (Evans, 2012). Kenya, East Africa's largest economy, has a total housing backlog estimated at approximately two million units and in Tanzania the annual demand for housing construction nationwide is estimated to be 200,000 units (Phatisa, 2013).

Demand for low cost housing continues to strip supply particularly in urban areas and the key interventions for the Sector include formulation of National Housing Policy (GOK, 2004).Kenya's Ministry of Land, Housing and Urban Development define Low Cost housing as those whose cost is Ksh.4 million or less (GOK, 2004) but how many low income people can afford housing units at a cost of 4 million shilling?

 Research has been done on the finance aspects of construction of low income housing from the perspective of property developers, in the light of the profit motivation of these developers (Hassanali, 2007). Housing is also an investment good contributing directly and indirectly towards employment generation, rising of incomes, health and increased productivity of the country's labour force. However, housing sector has over the years been characterized by acute shortage of housing in urban areas as compared to relatively higher stock in rural areas that is of low quality which is more acute among low-income households who need low cost houses due many factors affecting delivery of housing (GOK, 2013). Obstacles like finance, land, regulations, technology and rental incomes that prevent investors from developing low cost houses need to be fully investigated so that the relevant authorities can take the necessary actions to address the problem.

Objectives of the study

Overall objective of this study is to establish the factors affecting delivery of low cost housing in Nairobi County. The study also had the following specific objectives;

  i.   To find out the influence of financing on delivery of low cost housing in Nairobi County
 ii.   To investigate how availability of land affects delivery of low cost housing in Nairobi County
iii.   To find out how government regulations affect delivery of low cost housing in Nairobi County
iv.   To investigate the effect of technology on delivery of low cost housing in Nairobi County
 v.   To explore the influence of rental incomes on delivery of low cost housing in Nairobi County

Literature Review

Theoretical Framework

Theories are formulated to explain, predict, and understand phenomena and, in many cases, to challenge and extend existing knowledge, within the limits of the critical bounding assumptions. The theoretical framework is the structure that can hold or support a theory of a research study. The theoretical framework introduces and describes the theory which explains why the research problem under study exists. A theoretical framework consists of concepts, together with their definitions, and existing theories that are used for the particular study (Torraco, 2011).

Theory on Human Settlement

Human settlements theory therefore plays an essential role as agents of economic growth by providing favorable locations for productive investment (Essienyi, 2012). Consequently, the development of human settlements is a critical process in the transformation of traditional societies into the modern nation state. However, rather than looking at this process simply in terms of the growth of towns, it should be seen as a combination of deep evolutionary changes in social values and motivations, technologies and economic systems (Frieda , 2011). It is in towns that most of the activities and processes which are usually associated with modern economic and social progress most immediately present themselves, but it is also here that the problems of degradation of the environment and human qualities of life are most acute. The scale and intensity of these changes have reached a magnitude and importance necessitating planning for human settlements as part of overall national development policies (Syagga, 2001).

Theory of Finance

The theory of finance was based the works of Kane, (1981 and 1984). The theory of finance is concerned with how individuals and firms allocate resources through time. In particular, it seeks to explain how solutions to the problems faced in allocating resources through time are facilitated by the existence of capital markets (which provide a means for individual economic

agents to exchange resources to be available at different points in time) and of firms (which, by their production-investment decisions, provide a means for individuals to transform current resources physically into resources to be available in the future). Numerous economists have explained the role of finance in the market with the help of different finance theories.

The concept of finance theory involves studying the various ways by which businesses and individuals raise money, as well as how money is allocated to projects while considering the risk factors associated with them. The concept of finance also includes the study of money and other assets, managing and profiling project risks, control and management of assets, and the science of managing money.

Central place theory

The Central Place theory established itself as one of the most influential theories of theoretical geography and theoretical spatial economic analysis. The concepts and methodological basis of Central Place theory were formulated in the first part of previous century by two scientists in Germany: geographer Walter Christaller (1933) and economist August Losch (1940).

Central place theory is a spatial theory in urban geography that attempts to explain the reasons behind the distribution patterns, size, and number of cities and towns around the world. It also attempts to provide a framework by which those areas can be studied both for historic reasons and for the locational patterns of areas today. It is important to note that from the first steps of the Central place theory a gap emerged between the formal theory and empirical studies. The need to close this gap caused the appearance of critical methodological studies of the logic of the Central Place theory in the form of axiomatic method.

Central place theory, as a model of the regional spatial structure, has been the subject of numerous criticisms. The basic hierarchical rules can be questioned, partly because the theory relates only to the service sector. Settlements may develop due to other factors such as the availability of natural resources.

Human Capital Theory

Human capital theory was proposed by Schultz, (2001) and developed extensively by Becker (2004).Schultz argues that both knowledge and skill are form of capital and that this capital is a product of deliberate organizational growth. He compares the acquisition of knowledge and skills to acquiring a means of production as investment in education and training leads to an increase in human productivity, which in turn leads to a positive rate of return hence achievement of organizational objectives.

The theory associated with the resource based view of strategy developed by Camp (2001) proposes that sustainable competitive advantage is attained when the firm has a human resource pool that cannot be imitated or substituted by its rivals. For the employer investments in training and developing people is a means of attracting them which in return leads to improved

performance , productivity, flexibility resulting from increasing levels of knowledge and competence.

Transaction Cost Economics theory

Explicitly recognizing the costs of coordination among economic entities in markets, TCE stresses that a firm's central task is to coordinate transactions efficiently (Williamson, 2005).
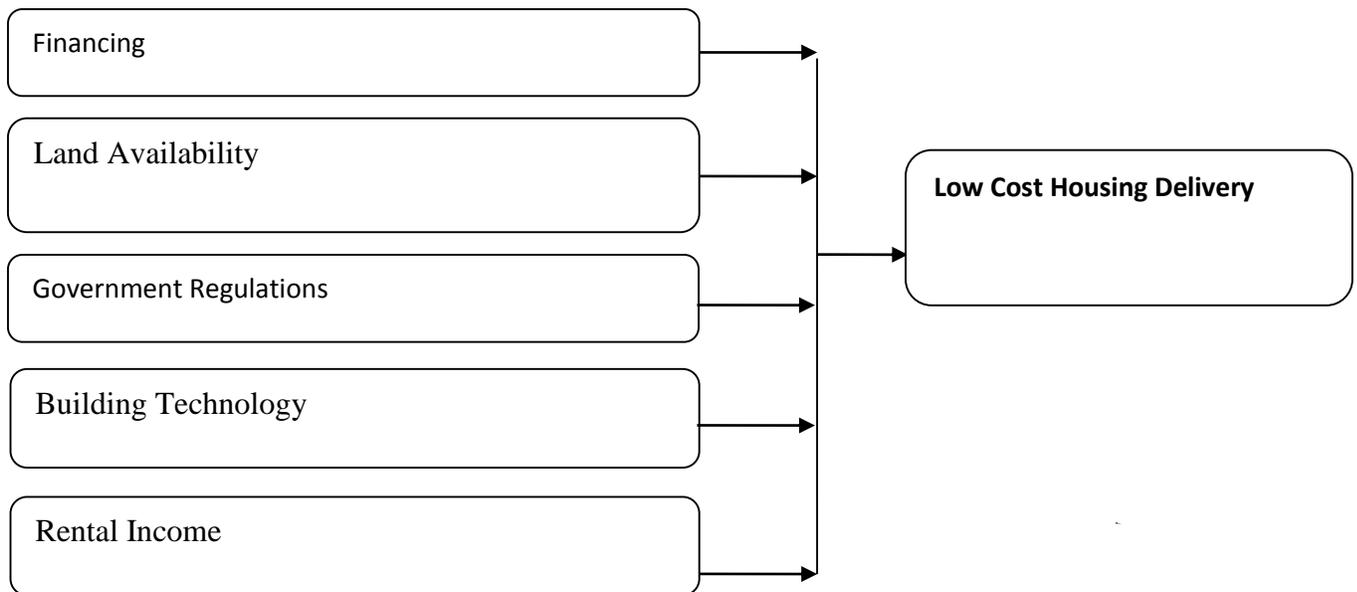
IT can lower coordination costs, and in supply chain contexts, digitally enabled integration capability can substantially improve transactional efficiencies through increased information sharing and communications capabilities, resulting in improved supply chain agility. Furthermore, TCE sheds light on the role of the digitally enabled SCM in competitive environments. An important feature of a competitive environment is the extensive competitive actions in the markets, such as competitive entry, price change, supplier alliances, and new product introduction (Ferrier, 2001). To improve performance or even survive in competitive environments, a firm needs to adapt its businesses to respond quickly to competitive actions (Sambamurthy et al. 2003).

According to Williamson (1979,), 'The new institutional economics is preoccupied with the origins, incidence and ramifications of transaction costs. Indeed if transaction costs are negligible, the organization of economic activity is irrelevant but despite the growing realization that transaction costs are central to the study of economics, skeptics remain.

Conceptual Framework
Independent Variables   **Dependent Variable**

| Financing |
| Land Availability |
| Government Regulations | → | **Low Cost Housing Delivery** |
| Building Technology |
| Rental Income |

Figure 2.1: Conceptual Framework

Methodology

Research Design

Descriptive research was used to obtain information concerning the current status of the phenomena and to describe what exists with respect to variables or conditions in a situation. This was the most appropriate research design since it investigated the relationship between the dependent and independent variables. In addition, the study used a qualitative and quantitative research designs. It was adopted as the research was concerned with assessment of relationships between the variables and describes things like finance, land, rental incomes, government regulations and new building technology in delivery of low cost housing.

Target Population

This study targeted to collect data from Ministry of Land, Housing and Urban Development, National Housing Corporation, Housing Finance Company of Kenya, Nairobi County Government, National Social Security Fund that are the government institutions directly involved in administration and development of residential housing in Kenya which according to Kenya Bureau of statistics has 150 professional and technical staff involved in housing development (GOK, 2009). Shelter Afrique Ltd, NK Brothers Ltd and Epco Builders Ltd that have 30 professional and technical staff involved in housing development have been included as they are the main players in delivery of housing from the private sector although they also work in collaboration with government institutions according to the registration rankings of the Kenya Property Developers Association (KPDA , 2010).

Table 3. 1:   Target Population

Category	Target	Percentage
Ministry of Land, Housing & Urban Development	40	22.2
County Government of Nairobi	40	22.2
National Housing Corporation	40	22.2
Housing Finance Company of Kenya	20	11.1
National Social Security Fund	10	5.6
Shelter Afrique Ltd	10	5.6
NK Brothers Ltd	10	5.6
Epco Builders Ltd	10	5.6
Total Population	**180**	**100.0**

Sample and Sampling Technique

Simple random sampling was employed to identify respondents for the study from 54 personnel from Nairobi which is equivalent to 30% of the study population of 180 people. According to Mugenda and Mugenda (2008), 10% to 30% of a population is regarded to be statistically significant in a descriptive study with a fine universe. Simple random sampling is a probability sampling technique where every subject has equal chance of being selected (Sekaran, 2010).

Data Analysis and Presentation

Reliability analysis

In order to test the reliability of the instruments, internal consistency techniques were applied using Cronbach's Alpha. The alpha value ranges between 0 and 1 with reliability increasing with the increase in value. According to the pre-test findings, 'land for housing' scale had a Cronbach's reliability alpha of 0.937, 'Building Technology' scale had an Alpha value of 0.893, 'Rental income' had an Alpha value of 0.861, 'Financing' had a reliability value of 0.784 and 'government regulations' had a reliability value of 0.779.These findings correlate with Mugenda & Mugenda (2003) argument that coefficient of 0.6-0.7 is a commonly accepted rule of thumb that indicates acceptable reliability and 0.8 or higher indicated good reliability.

Table 4.1: Cronbach's Alpha

Scale	Cronbach's Alpha
Financing	0.784
Land For Housing	0.937

Government Regulations	0.779
Building Technology	0.893
Rental Incomes	0.861

Regression Analysis

A multiple regression analysis was conducted to establish the relationship between the independent variables (Land for housing, government regulation, financing, building technology and rental income) and dependent variable (delivery of low cost housing in Nairobi County). The fiver independent variables that were studied, explain 74.6.0% of the delivery of low cost housing in Nairobi County as represented by the adjusted R^2. This therefore means that other factors not studied in this research contribute 25.4% of factors affecting delivery of low cost housing in Nairobi County.

Table 4.1: Model Summary

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.867[a]	.752	.746	.79018	.308	3.737	5	40	.023

The significance value is 0.023 which is less than 0.05 thus the model is statistically significance in predicting how Land for housing, government regulation, financing, building technology and rental incomes affect the delivery of low cost housing in Nairobi County. The F critical at 5% level of significance was 2.451. Since F calculated (value = 3.737) is greater than the F critical, this shows that the overall model was significant. This implies that there is a significant relationship between Land for housing, government regulation, financing, building technology, rental incomes and delivery of low cost housing in Nairobi County.

Influence of Finance on delivery of Low Cost Housing in Nairobi

The results showed that public deposits are the primary source of finances towards low cost housing, followed by public debts, public grants, donor grants and private debts. The study showed that government incentives are effectively enhancing the growth of the low cost housing in Nairobi. In order for the housing to deliver low cost housing in Nairobi, the study revealed that there exist partnerships with private and government entities. However, the study showed that the housing development organizations have not come up with good ways of managing risks that may arise in the partnerships. The study showed that the provision of low cost housing is

not adequate since most people in Nairobi are middle class and hence there's no adequate housing to the low middle income areas.

Effects of availability of Land on delivery of Low Cost Housing in Nairobi

The study showed that lack of adequate land for urban development particularly for low cost housing is the single most important impediment in achieving shelter for Nairobi population. Scarcity of land leads to escalating land prices, overcrowding of existing neighborhoods, illegal invasion of vacant land and growth of squatter settlements. This trend can only be reversed by the provision of adequate and affordable land for low cost housing. The study also indicated that housing developers finance low cost housing, financial de-regulation helped improve the organizational interest rates and financing low cost housing is profitable and the organizations have participated in low cost residential projects selling at Ksh. 4 million. The study revealed that public deposits and public debts are the main sources of financing in low cost housing projects.

The study showed that availability of land is an important factor in the development of low cost housing in Nairobi. The issue of overpopulation in the city makes that housing projects move to the suburbs of Nairobi where land is less expensive. Therefore, most of the projects are located in areas where land is easily available. The study revealed that lack of oversight for low cost housing projects from the national and county governments is a challenge sometimes to implement the projects.

Effects Government Regulations on delivery of Low Cost Housing in Nairobi

From the findings, initiatives by the private sector can be both large-scale and deep in impact, contrary to the government initiatives which may be large-scale but usually limited in impact. The clear motivation that underlies the private sector is profit (or potential profitability) with profit-maximizing options being, in the context of housing, producing and selling more of the product; reducing the cost of production through lower raw material and wage costs (cost per unit or quantity) and finally, increasing the price of the product or service.

The effect of Technology on delivery of Low Cost Housing in Nairobi

The study found out that adoption of new technology by developers, support of new technology by government, acceptability of buildings using new technology increase the access to low cost housing. The findings suggest that there is need to adopt new technologies for building construction and the government of Kenya has already authorized use of such technologies and is at the same time promoting their use.

The influence of Rental Incomes on delivery of Low Cost Housing in Nairobi

The study found out that most institution are affected by rental incomes in delivery of low cost housing. Developers sometimes avoid putting up rental houses because of the fear that those investments would not be profitable. By ensuring a certain level of activity, subsidized housing

developments may help to allay such fears. They prefer putting up houses and selling them off so that the money realized from the sale is put on a different housing project.

Rental incomes guide the institution on the locations to develop low cost housing. Housing developers in Nairobi locate housing in areas with more profits. Low cost housing is located in areas with low income translating to low rental incomes. The construction of subsidized rental housing may also lead to a more stable population and a more stable community in turn, since households living in subsidized housing tend to live in their units for longer periods of time naturally.

Conclusion

The study concluded that land is the most important factor in housing development. Land is highly valued in urban areas and therefore it has become a major hindrance to the growth of low cost housing structures. Cost of debt financing, availability of debt financing, Off-plan sales, Joint Ventures, and Sales of investment required provide finances for low cost housing (Buurman, 2001). Lack of adequate land for urban development particularly for low-income housing is perhaps the single most important impediment in achieving the goal of shelter for all (Ministry of Lands, 2011). The Financial Institutions in Kenya offer funds with the hope of making profit and declaring dividends for its shareholders and that is the reason why they are in business.

The desire to earn quick profits has led to increase in interest rates for borrowers and hence has prevented low income groups who cannot afford the high interest rates charged by these institutions. Housing finance systems differ considerably along a number of dimensions, including product diversity, type of lender, mortgage funding and the degree of government participation. Profit motives, government incentives and availability of low cost building materials and technologies has motivated housing developers to provide cheap housing to low income earners in urban and peri-urban areas of Nairobi County. Mortgaging, Public-private partnership and Funding by international bodies have enabled housing developers to provide cheap housing in Nairobi County (Kenya building standards and planning regulations, Ministry of Housing, 1993).

The challenges encountered by housing developers in venturing into low income markets in Nairobi include Low return on investment, rising cost of land, complex land acquisition process, high interest on capital finance, scarcity of land with Infrastructure and outdated planning regulations. Challenges encountered by low income people in accessing housing in Nairobi include Low income resulting from unemployment and underemployment, rising cost of land, increased rent and complex land acquisition process.

The study concluded that lack of oversight for low cost housing projects from the national and county government makes the implementation of housing projects consistently perform below

the expected level. The study concluded that mortgage interest rates are high and hence making them unaffordable for the low cost housing developers and also the end users.

The study concluded that low cost housing in Nairobi benefits only the middle upper class because they can afford the rates and also have the highest demand for houses.

Recommendation

Findings of this study established that land is becoming scarce due to the increasing demand of the asset especially in the major towns such as Nairobi. The study recommends that house development organization should start thinking of utilizing the air space within their already existing unconstructed land by constructing storey houses which go to more floors. Low cost housing companies should also focus more on constructing some houses in smaller towns and take advantage of devolved services. Land in which houses are built should be properly legislated and its ownership and acquisition streamlined so that barriers are eliminated and therefore cost lowered. The government should establish a land bank to cater low cost housing as that would drastically reduce the mushrooming of informal settlements in most urban areas. The principal purpose of land banking would be to acquire land for urban development, public or private, in advance of need to so that land can be acquired relatively cheaply.

The study recommends that there is need for use of appropriate building technologies by the government and the private sector to improve on the number of housing units to the poor citizens. There is therefore urgent need for amendment of the current Building Code that strictly stipulates the authorized materials to be used in building construction without considering the emerging new technologies in the building industry. The study recommends that there is need for provision of low cost building materials to low income earners by the government to enable the poor to have access to housing. This should be replicated in all county governments so that its adoption can be felt everywhere.

There is need for provision of low interest rates from building finance sector to enable the low-income earners to gain access to housing mortgages which in turn translates to better access to housing. The government should also regulate lending rates on all building financing (Ministry of Housing, 1993). SACCOs should also be assisted through proper legislation to provide Housing financing. There is need for sourcing of funds from international communities by the Government and the private sector for the upgrading of slum areas in urban and peri-urban areas allowing low income earners to access better housing. This should also include provision of adequate infrastructure, security and appropriate legal, economic and political environment for foreign direct investment on housing. There is need for elimination of cultural barriers on property ownership and management and change of the current building code as depicted by Bonyo, (2010). The study recommends that the organizations should come up with some good ways on how to recover defaults. The government should push for establishment of secondary

mortgage markets to lower interest rates hence lowering the cost of mortgages for the house development institutions as was advocated by Diana, (2008). The government should have policies which support research and development in low cost housing.

The study recommends that the private sector should be given incentives by the government to invest in low cost housing through tax incentives and waving duty on materials for low cost housing. The government should make budgetary provisions for subsidized public and social housing through institutions such as national housing corporations which is in agreement with Erdric, (2012). Public entities like National Housing Corporation should be facilitated to engage the private sector firms using the Public Private Partnership mode and deliver large scale low cost housing using industrial or modular housing building technologies. The National social security fund should be restructured to offer low cost housing and mortgages to employees of both the public and private sector (middle and low income workers).

The study recommends that government regulation policies and housing delivery frameworks should be initiated and implemented at both the national and county levels to enhance low cost housing according to Jengchun,(2011).All permits and approvals needed to undertake housing development should therefore be via a "one-stop shop". The findings indicates that investors or housing developers should invest in areas they can recover their money in short time because banks and financial institutions cannot lend money to developers on the promise that rent collected from the houses would be used to pay-off the loans advanced. The study recommends that the housing developers should consider bringing down other overhead and operation costs to compensate for the high labor cost.

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