

**DETERMINANTS OF ACCESSIBILITY TO QUALITY
HOUSING BY THE LOW / MIDDLE INCOME EARNERS
IN KENYA**

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Abstract

Despite the recognition of the right to adequate and quality housing by the Kenyan government through various statutes, access to quality housing has since remained a pipe dream. Article 1(b) of the Kenyan constitution recognizes housing as a social right while the Kenya's development blue print Vision 2030 emphasizes on the need for adequately and decently housed nation by the end of 2030. The low / middle level income earners who are over 90% of the workforce are the worst affected by the existing housing accessibility crisis which is attributed to lack of or shortfalls in key determinants. This paper therefore investigates determinants of accessibility to

quality housing by the low / middle level income earners. A total of 14 determinants (independent variables) were identified through the review of related literature and subsequently correlated against access to quality housing (dependent variable). A questionnaire in a 1 in 5 Likert format was administered to housing experts sampled from key public housing organizations in Kenya. The data from the questionnaire was mainly ordinal justifying the application of Spearman's rank correlation analysis. The findings identified the critical determinants of housing accessibility as construction cost (0.796), mortgage / rent (0.781), financing strategy (0.781), land / infrastructure (0.771), household income (0.743), building materials / technology (0.692), planning process (0.689), policy intervention (0.603), monitoring / control (0.572) and construction process (0.571). The study therefore recommended that the government as a major stakeholder considers the identified critical determinants by lowering taxation, enhancing research into cheap alternative materials / technology, streamlining land administration / management, reviewing planning / approval process, subsidizing mortgage / rent, controlling macro-economic environment and reforming the existing housing policy to broaden access to quality housing by the low / middle level formal sector employees.

Keywords: *Quality Housing, Accessibility, Low / Middle Level, Formal Sector Employees.*

Introduction

Globally, housing is a major concern for all people living in every corner of the world given that every citizen of any nation has a right to basic shelter. The right to housing is recognized by international treaties and conventions that include the 1948 General Assembly of United Nations proclaiming the Universal Declaration of Human Rights and the 1966 committee on the economic, social and cultural rights convention and a subsequent one in 1991 for which the general comment No. 4 outlined that adequate housing is not just having a roof over one's head but should explicitly be defined to incorporate security of tenure, availability of services, affordability, location and cultural adequacy (*United Nations Human Rights, 1948; United Nations Habitat, 1996*).

To fulfill the right to shelter by all, member states recognize the need to develop appropriate housing Policies to facilitate access to adequate and quality housing for all. The United States of America housing Policy introduced the national home ownership strategy which targeted the lower income group including vulnerable federal state workers to enhance access to adequate and quality houses developed through federal governments (*Millennial Housing Commission, 2002*). The Britain's Policy is however hinged more on home ownership rather than ensuring sufficient supply of housing to meet the rising demographic needs resulting to sharp rise in rents and asset Price (Hull, 2012). The strategy adopted by these nations seeks to tackle housing accessibility challenge by offering subsidies both at supply and demand levels to increase production of housing units and reduce construction costs respectively. It remains to be seen whether the developing countries have capacity to implement this model given the level of

funding required. The Australian policy targets those vulnerable households that pay more than 30% of gross income on housing cost so that their numbers are halved by 2025 (Disney, 2007). It has formulated a national affordable housing strategy that not only grants cash and non-cash subsidies but also involve all stakeholders including non-profit housing development organizations. The Malaysian housing Policy seeks to facilitate all income groups and in particular the disadvantaged section of the society access adequate, affordable and quality shelter (*Idrus and Siong, 2008*). Malaysia has been able to reduce the numbers of the homeless through increased supply of public housing and incorporating a rule that every private housing development must set aside 30% of housing units in any development for the low-income earners. Nigeria with its huge urban population is also facing tremendous shortfall in housing provision, in particular to the low and middle level income earners who experience affordability challenges. *Makinde (2013)* believes that the housing challenge for the low and middle income earners is attributed to land allocation cost, high mortgage finance, high cost of construction contributing to unaffordable rents, high mortgage rates and in – adequate supply of housing units. The World Bank (1989) clarifies that to have every citizen access quality housing the following policy items need to be reviewed; cost of infrastructural services, cost of land, building cost, development and planning control regulations, design standards, subsidy levels, profit margins to developers, socio-economic status, government policies/incentives, cost of financing and rent/mortgage rates. The above reviewed studies have displayed a commonality on the determinants of access to quality housing quality that the world governments need to consider in order to satisfy the right of access to quality housing for all. This study therefore aimed at identifying the critical determinants of access to quality by the low and middle level formal sector employees in Kenya.

The Determinants to Access to Quality Housing by the Low and Middle Level Employees in Kenya

Housing as a basic right is recognized by local statutes as well as international conventions and treaties. Despite the global importance attached to housing, access to quality housing has been elusive more particularly to the developing world, Kenya inclusive. *Chepsiror (2010)*, *Noppen (2012)*, *CAHF (2012)*, *Republic of Kenya (2013b)*, *Mbaka (2013)* and *Arvantis (2013)* cite the failure of the existing housing delivery approaches as due to lack of and/or shortfalls of critical determinants. Accordingly, this scenario constitutes the main obstacle to accessibility to quality housing by the low and middle income earners. The failure of the existing housing delivery system has contributed to a serious crisis in the housing sector culminating to huge deficits. The *Republic of Kenya (2016a, 2013b)* indicate that the national housing deficit has continued to rise and is currently estimated at 2,250,000 despite several policy initiatives to reform the existing delivery system. The deficit consists of 750,000 units in urban centres where the majority of both the formal and informal sector employees live posing a dilemma in housing them. The worst affected by this crisis are the low and middle level employees who constitute 90% of the total workforce justifying the need to focus on this income group (*Okonkwo, 1996; CAHF, 2012 and*

Republic of Kenya, 2016a). The numbers of the low and middle level employees who cannot access quality housing keep on soaring up day by day as a result of rural urban migration and high rate of population growth complicating the situation further. The Kenya National Bureau of Statistics estimates the population growth rate of 4.2% with 39.7% urbanization level (*Republic of Kenya; 2012, 2009*) and *Arvanitis (2013)*.

Socio-economic status of households has a major bearing on whether one can be able to access quality housing from the formal market. Noppen (2012), CAHF (2012) and Republic of Kenya (2014) cite household income as one of the critical determinants of access to quality housing. The household income influences design and by extension housing cost. Accordingly, household income must interact with design, housing cost and other housing delivery determinants so that the desired output is delivered to the formal market. The economic limitations of the low and middle level employees to access quality housing from the formal market is linked to the capitalistic nature of the Kenyan economy where production and distribution is left to market forces to determine. The theory of demand and supply from the works of Adam Smith therefore becomes significant in this study (Aspromourgo, 2013). The scenario has manifested itself into proliferation of slums and informal settlements in various urban centres as alternative means of shelter for this category of workers. The low and middle level formal sector employees who are unable to access quality housing from public sector and open market therefore part of the over 60% Urban dwellers who live in substandard structures lacking basic services and sanitation (*UN Habitat, 2013c; Republic of Kenya, 2013d; Nachu, 2013 and AAP Architects, 2014*). Provision of quality housing to the slum dwellers is complicated further by the fact that some slum dwellers prefer to lease out the upgraded housing units and move to other slums indicating that the existing housing delivery system has failed and therefore requires to be reformed.

One of the determinants of access to quality housing is the development cost and the means of financing it. Various past studies including Joint Centre for housing (2005), CAHF (2012), Noppen (2012), Arvanitis (2013) Mbaka (2013), and Haki Jamii (2011) argue that over 90% of the low and middle level workers cannot access quality housing in the open market. They cite that on the supply side, the high development cost limits delivery of adequate housing units in the market while the demand is restricted by low capacity of mortgage lenders, high mortgage rates and stringent lending conditions. One of the main supply driven determinants attributed to the huge shortfall in housing provision for the low and middle level employees is the high cost of development which has kept on rising meaning only a few housing units can be delivered at any given time. According to *Hassconsult (2012)* and *Arvantis (2013)*, the average cost for 1 – 3 bedroomed house rose from Kshs. 5 million in 2001 to Kshs. 10 million in 2012 indicating a huge price hike with the potential of limiting growth in this sector. These high prices are beyond the reach of the majority of the low and middle level employees who form the largest proportion of the total workforce at over 90% (*NACHU, 2013 and CAHF, 2012*). Various researchers argue that the huge development cost is majorly attributed to high cost of the conventional building materials/technology, land value and expenses for infrastructure provision (Moko and Olima, 2014; Ngugi and Njori, 2013; Njathi, 2011; Noppen, 2012).

The demand equation for housing provision for this category of employees is equally complicated by expensive mortgage rates and rents dictated by high housing development cost. According to *Noppen (2012)*, only 8% of the Kenyan urban low and middle level earners can afford housing mortgage while the total housing mortgage is only 2.5% of the Gross Domestic Product (GDP) compared to the USA's 70% raising questions on affordability of the housing mortgage and capacity of the financial institutions. The median rent for 1 – 3 bedroomed housing in the formal market is Kshs. 33,000 which when subjected to the 30% rule on gross income cannot be comfortably afforded by the majority of this cadre of employees (*Hassconsult, 2012*). Further, *CAHF (2013)*; *Sila and Olweny (2014)*; and *Ndung'u (2014)* decry high interest rates and restrictive lending conditions as major constraints limiting access to finance in the formal market. For instance, *AAP Architects (2014)* indicates that the current mortgage rate ranges from 18% to 25% making borrowing from the formal market very expensive. This has so far been capped at 4% above the Central Bank Kenya (CBK) lending rates with very minimal significant impact (Republic of Kenya, 2016b). The high cost of housing units implies that only few units can be delivered over a time while the high market rents and mortgage would lead to numerous defaults in payment including foregoing other basic amenities meaning that the existing housing market system is economically unfavorable.

The land administration and tenure systems have also complicated matters further. The Joint Centre for Housing (2005), *Njathi (2011)*, *World Bank (2012)* and *Republic of Kenya (2013c)* indicate bottlenecks in the systems and processes needed to transfer and acquire property rights necessary to guarantee financial credit. The enacted of the National Land Commission Act although is a step in the right direction the National Land Commission needs to initiate further legislation to simplify the complex land administration and tenure systems.

Although the Directorate of Housing in collaboration with the University of Nairobi has made some efforts towards researching into alternative building materials and technology in a bid to cut down housing construction cost, *Syagga (1993)*, *Arvanitis (2013)* and *Mbaka (2013)* argue that the research initiatives have been hampered by inadequate funding and dissemination bottlenecks as well as acceptability by consumers.

The restrictive, stringent planning and development control regulations in addition to the outdated building code borrowed from the colonial masters do not however recognize the innovative alternative building materials and technology implying that the high building construction costs will continue to haunt housing consumers for some time (*Gichunge, 2001*; *Joint Housing Centre, 2005*). The draft revised building code remains unlegislated since its drafting in 2011 for lack of political goodwill.

The direct intervention by the state in financing various housing programmes through the National Housing Corporation and Civil Servants Housing Fund is also not yielding much because of low exchequer allocations which have been declining over time. For instance, the 2013/2014 allocation to finance activities in the housing sector was only Kshs. 1.6 billion

(Republic of Kenya, 2013e). The government has however introduced a Public Private Partnership Act with the intention attracting private financing which has not yielded much due to certain challenges.

The existing housing policies ie Sessional Paper No. 5 of 1966/67, Sessional paper No. 4 of 2004 and Legal Notice No. 98 of 2004 have not been effective since the majority of the low and middle level income earners cannot access quality housing (Republic of Kenya, 2004a,b and Republic of Kenya, 1967). Habitat for Humanity (2013) and Okonkwo (1996) lament that the current housing policy lacks appropriate legal and Institutional framework to deliver adequate and quality housing for all in line in article 43 (b) of our constitution. The private sector should be a major partner in collaboration with the government to ensure the housing goal for its citizens is achieved. The government has however not provided adequate enabling environment for private sector housing activities to thrive. According to Kidundi (2010) and Ndung'u (2014), the lack of private sector interest in the development of low and middle housing is mainly attributed to the associated risks in investment or returns. Appropriate incentives in the form of subsidies and conducive legal/regulatory framework are lacking from the existing housing policy. Although the Draft National Housing Bill was drafted way back in 2011, it remains unlegislated for lack of political goodwill. The lack of affordable housing in the formal market has prompted the majority of the low and middle level employees do seek for alternative shelter in the slums and squatter settlements. Several policy initiatives including the Kenya Slum upgrading Programme (KENSUP) and Kenya Informal Settlements Improvement Project (KISIP) have been in place. Despite these efforts, the slums and squatter settlements have continued to escalate in urban centres reaching 60% of urban population (Joint Housing Centre (2005) and *Arvinits, 2013*). *Obudho and Aduwo (1989)*; *Syagga and Malombe (1995)* and *Otiso (2003)* argue that the government has never accorded the housing sector its rightful stake in her overall national development plans and that the housing delivery models have not been effective causing proliferation of slums and informal settlements which will continue to grow due to absence of a comprehensive policy and legal framework. Some slum dwellers have opted out and rented out the upgraded units meaning that the policies applied in the upgrading programmes are deficient.

In equal measure, the existing housing delivery mechanisms as determinant to access to quality housing since independence have performed below expectations leading to the current housing accessibility crisis. The World Bank sponsored site and service schemes in Umoja and Dandora in the City of Nairobi in the 1970s failed to achieve its main objective of housing the urban low income earners. Other delivery methods such tenant purchase, rental schemes and slum upgrading programmes by state agencies such as the Directorate of Housing and the National Housing Corporation have failed to meet the housing needs of the low/middle level income earners (Republic of Kenya, 2013a). The government through its funding initiative has only managed to deliver 93,000 units out of which 43,000 units are public servants while 50,000 units were developed by the National Housing Corporation (NHC) for mortgage, rental and tenant purchase by other citizens (NHC, 2013). The *Republic of Kenya (2016a)* argues that these

numbers are far from meeting the national demand of 2,250,000 and too expensive for the majority of the low and middle income earners. In the 1980s the concept of cooperative housing was introduced in Kenya, which though could be alternative housing delivery vehicle, this has not been able to achieve its mission in housing the low and middle income earners as programmed. *NACHU (2013)* cites limited financing options, lack of serviced land and high development cost as among the major challenges the housing cooperative movement has faced in the recent past.

Monitoring and control of housing delivery being one of the determinants of access to quality housing remains a serious impediment to housing delivery in Kenya and other developing states. *Republic of Kenya (2013c)* cites corruption and lack of effective monitoring as the major drawbacks facilitating ownership to the rich landlords as opposed to the intended beneficiaries and therefore became a victim of market forces. Shuid (2010) and; Kangethe and Manomano (2014) contends that the corrupt vices are mainly propagated by the bureaucrats and politicians. Accordingly, the government remains a major stakeholder in the fight to eradicate corruption and in putting in place monitoring and control mechanisms. Part of the monitoring process could also encompass obtaining feedback from households through user reaction surveys to guarantee customer satisfaction. The implication of this state of affairs is that housing delivery process need to be anchored in strong monitoring/control mechanism as well as appropriate anti-corruption crusade to be able to achieve the desired objective.

Housing delivery processes are controlled by a network of various actors or stakeholders right from planning stage through construction to post occupancy who are both public and private. The various actors are a creation of various statutes in the Kenyan constitution and complement one another. The physical planning Act and the Building Code guides on roles of developers, design consultants, development control officers in project planning and approval while the National Environment Management Authority Act (NEMA) and National Construction Authority Act (NCA) highlight actors in in-charge of control of construction processes such as NCA, NEMA, design consultants, contractors, sub-contractors, suppliers and construction labour. The Health and Occupational Safety Act identifies safety officers' role in maintaining health and safety of construction workers while the Central Bank (CBK) Act recognizes the roles played by the CBK and other financial institutions in managing the mortgage market. Republic of Kenya (2014) recognizes role of the Directorate of Housing as formulation of housing policies and guidelines while the implementation of housing programmes is the mandate of the National Housing Corporation (NHC) and private developers. The above actors should interact to satisfy the needs of households irrespective of social status.

The study has therefore endeavored to review the existing determinants of access to quality housing. The determinants identified included construction cost, land/infrastructure, household income, financing, mortgage/rent, building materials/technology, planning process, construction process, policy intervention, monitoring/control, delivery methods, housing actors and customer satisfaction. The review of related literature concluded that there were no known studies in this

area of study exposing a research gap to exploit. The study therefore evaluated determinants of access to quality housing with a view of identifying the critical ones in order to improve accessibility to quality housing by the low and middle level employees.

Research Methodology

The aim of the study was to identify the critical determinants of access to quality housing. The study objectives and the nature of data dictated both the research strategy and design that were adopted. The data obtained from the study were qualitative in nature but assigned numerical values. The research strategy was both qualitative and quantitative while the design was cross section survey involving obtaining the perceptions of public housing experts. According to Gichunge (2000), a survey design is appropriate where no treatment or control is necessary and also demands sampling technique be random.

The target population for the study consisted of housing experts based in the city of Nairobi employed by public sector organizations. The mandate of the organizations includes housing policy formulation and implementation of public housing programmes. The target population was 259 public housing experts (33 from the Directorate of Housing, 208 from the Directorate of Public Works and 18 from the National Housing Corporation). Sampling was done in such a way that provides optimal size that is representative to the target population. A stratified random sampling technique was therefore adopted to enhance homogeneity across the population strata. In this enquiry, the statistical formula for sample size for population less than 10,000 shown below was adopted (Mugenda and Mugenda, 2003; and Arleck and settle, 2005).

$n_f = (n/1+n/N)$ where;

n_f is sample size for populations < 10000

n is sample size for populations > 10000 = 384

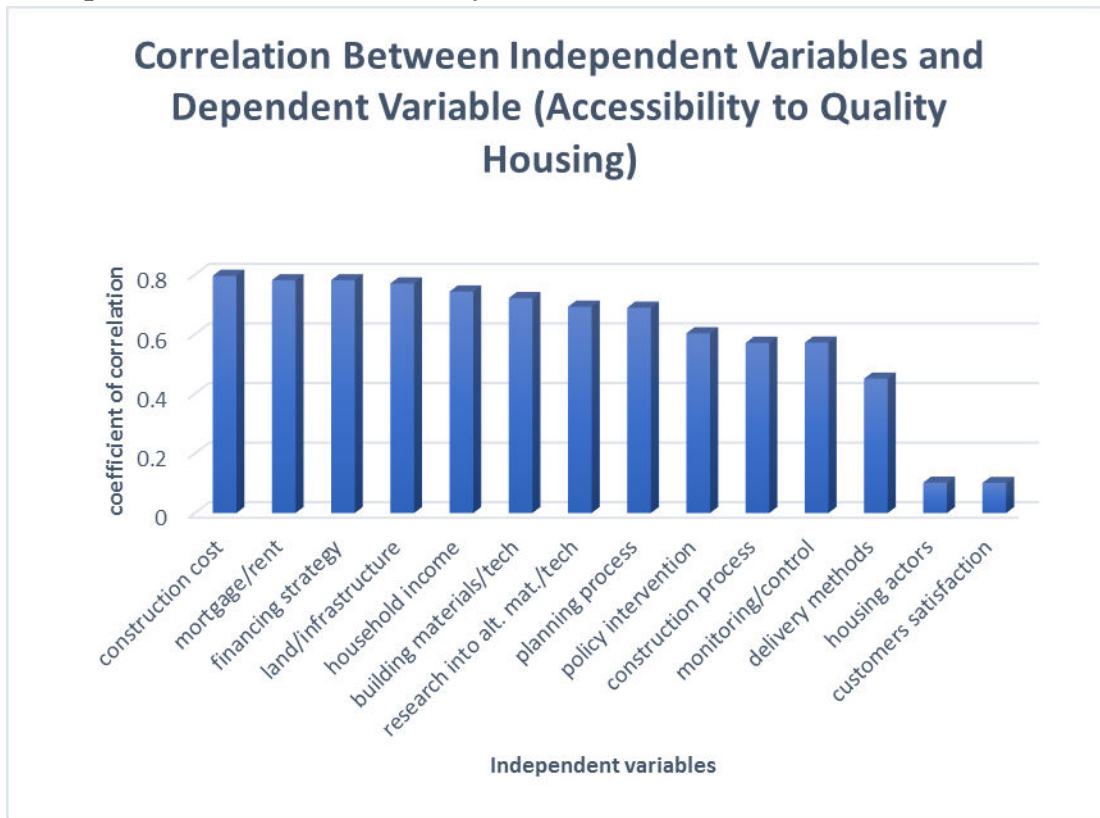
N is the population estimate = 259

The sample size derived from the above formula was 60 housing experts to whom structured questionnaires were administered. There was only one question in the questionnaire which was designed in a Likert scale of 1 in 5 to obtain perceptions of the respondents on the level of appropriateness of the theoretical determinants of in improving access to quality housing. The Likert rating scale format was Not appropriate-1, Less appropriate-2, Neutral-3, Appropriate-4 and Very appropriate-5. The responses were therefore qualitative in nature but assigned numerical rating justifying the adoption of the Charles Spearman's rank correlation analysis to determine the association of the determinants (independent variables) with access to quality housing (dependent variable).

Results and Discussion

The review of literature identified 14 determinants of access to quality housing (independent variables) that included building materials/technology, housing actors, delivery methods, planning process, construction process, financing strategy, customer satisfaction, policy intervention, monitoring/control, research into alternative materials/technology, construction cost, house hold income, mortgage/rent and land/infrastructure. The 14 determinants were correlated against access to quality housing (dependent variable) using Spearman’s rank correlation analysis. 47 out of 60 sampled public housing experts responded representing 78% which is reasonable. Kothari (2010) and; Mugenda and Mugenda (2003) argue that a response rate of at least 50% is good enough for survey based research. The results from Spearman’s rank correlation analysis are shown in Figure 1.

Figure 1: Spearman’s Correlation Analysis



The results indicate that all the 14 determinants (independent variables) had positive correlation with accessibility to quality housing (dependent variable). A value of 0 indicates that there is no association between the two variables. As cited in Wong & Hiew (2005) the correlation coefficient value (r) ranging from 0.10 to 0.29 is considered weak, from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong. The most significant variables are those with coefficients of 0.5 and above include; construction cost (0.796), mortgage/rent

(0.781), financing strategy (0.781), land/infrastructure (0.770), household income (0.743), building materials & technology (0.721), research in to alternative materials/technology (0.692), planning process (0.689), policy intervention (0.603), monitoring/control (0.572) and construction process (0.571) as shown in Figure 1 above.

The Republic of Kenya (2014), 2012/2013 Kenya National Housing Survey findings indicate that the key determinant to access to quality housing is cost of building materials, followed by cost of land, cost of finance and household income which closely reflects the findings in this study. The study by Sila and Olweny (2014) partly agrees with these findings by citing cost of finance and land as key determinants of access to quality housing but however shows a divergence by indicating there is no relationship between cost of materials with access to quality housing. That there is no relationship between cost of materials with access to quality housing is disputed by many previous studies (Ondola, 2014; Kvarnstrom, 2014; Arvantis, 2013 and CAHF, 2012). Ndungu (2014) believes that the cost of finance and land are the most significant determinants of access to quality housing which also closely mirrors the findings of this study. The study by Kieti (2015) is also closely in agreement with this enquiry and concludes that household income and cost of finance are major determinants of affordability which by extension influence access to quality housing. The focus of the study by Kieti (2015) is however quite broad and encompasses many variables grouped as households' socio-economic characteristics, loan factors, property attributes and macro-economic factors. The findings of this study have shown some deviations from past ones mainly in the ranking of the critical determinants. These may be attributed to differing methodological procedures that include data collection procedure / process, target population, sampling technique, analysis technique and number of variables adopted for each study.

Conclusion and Recommendations

The majority of the low / middle level formal sector employees cannot access quality housing from the formal market. This is majorly due to lack of or in-adequate critical determinants. The study identified 14 determinants out of which the critical ones in order of significance include; construction cost, mortgage/rent, financing, land/infrastructure, household income, building materials and technology, research into alternative materials/technology, planning process, policy intervention, monitoring/control and construction process. It is therefore recommended that the government as a major stakeholder considers the identified critical determinants by lowering taxation, enhancing research into cheap alternative materials / technology, streamlining land administration / management, reviewing planning / approval process, subsidizing mortgage / rent, controlling macro-economic environment and reforming the existing housing policy to broaden access to quality housing by the low / middle level formal sector employees. This will not only guarantee access to quality housing to low/middle level formal sector employees but also cater for the informal sector employees of similar income group.

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