

PUBLIC HOUSING POLICY AND THE PLIGHT
OF SMALL HOUSEHOLDS IN URBAN
KENYA: A CASE STUDY OF NAIROBI
PUBLIC HOUSING. //

BY

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of Master of Arts in Housing
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of the University of Nairobi.

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DECLARATION

I, Ebby Afandi Busaka, hereby declare that this
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SIGNED

With the Supervision and approval of

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To my parents and Barchok who ever (indirectly) reminded
me that I had to build a future.

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ABSTRACT

Environmental control, of which housing is an integral part, has become a major aspect of social-economic development, hence, an area of detailed economic, social as well as political research. It is Kenya's prime and long term objective to provide adequate shelter for all people, both in the urban and in the rural areas. In the endeavour to help the government achieve this objective, various environmental disciplinaries have tried to make contributions towards solving their particular aspects of the housing question.

The wave of housing research in Kenya set out with studies mainly in the regulatory aspects of housing, rent control and building standards being some of the major sensitive issues. Further studies extended into attempts at reducing the cost of housing, improving on building materials and on the housing strategies, to mention a few. Presently, studies have extended to encompass all aspects of housing.

Much of the work concerning housing in Kenya is not pertinent with the underlying social implications of sensitive policy issues on the various prospective social-economic housing groups, this is particularly so with housing policies in the urban areas and small households. Comparatively recently, in the urban areas, there have been some notable attempts to renew and update the housing strategies, but there seems yet to be more attempts to evaluate the benefits

and overall effects of the strategies in relation to various social-economic groups.

The conventional approach to the housing problem, the country's housing policies and the binding minimum acceptable housing in urban areas in Kenya do not necessarily work for the betterment of all households' standards of living - small households in particular. Furthermore, the determination of housing demand and target housing groups purely on the basis of income, hence, affordability, with little or no reference to other qualitative measures such as household size and composition, individual preferences, space requirements, suitability and convenience to the user is detrimental to the achievement of the government's prime object of adequately housing everybody. Households' housing needs and aspirations are not similar as it is assumed by the grouping of such households in income groups. The present urban housing policies and programme have very little link between demography, sociological factors and housing provision in the formulation of the housing programme.

This work sets out to discuss explicitly the underlying social implications of Kenya's urban housing policies on small households and the fate of such small households in the face of the government's housing priorities and pattern of housing development in the urban areas. The study covers Nairobi city.

In the study, attempts are made to establish the inter-relationships between the country's political economic set up as they shape the housing policies and the influence of such policies on the overall performance and distribution of public housing in urban Kenya. The main focus of the study is on the need to house small households in urban Kenya. A thorough analysis of Kenya's urban housing policies and programme and their impact on the housing needs of small households is done with a view of subsequently intermarrying the housing needs of small households with the overall housing programme in urban Kenya.

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DEFINITION OF OPERATIONAL CONCEPTS AND TERMS

1. Income brackets in relation to public housing provisions in Kenya.

Lower Income:- Monthly earnings of Kshs. 1200 and below.

Middle Income:- Monthly earnings of between Kshs.1201 and Kshs.3,000.

Upper Income:- Above Kshs.3,000.

1 US Dollar = Kshs. 16.

For the purposes of this study the middle income group of small households includes small households earning between Kshs.1,500 and Kshs.4,500 per month.

2. Household structure in urban Kenya:

Household structure in urban Kenya ranges from 1 person to upto 10 persons per household.

The average household size is 4.23.

3. Household: A group of people (includes single persons) living together and operating as one unit and being responsible for their own living, whether or not they are related.

4. Small household: Households comprising one and two persons, included are single persons, married childless couples, one parent and one child households and couples with one little child.

For the purposes of this study some potential small households still living with parents or relatives were also included.

5. **Housing Need:** Comprises the number of people of small household nature who need to be adequately housed whether they are presently living in conventional housing or not.
6. **Housing Demand:** Comprises need backed by sufficient purchasing power to purchase the housing. In this study, demand is based on the respondents' willingness to pay and not on their spending habits.
7. **Public Housing Agencies:** Agencies entrusted with the responsibility of executing the government policy and initiating and developing public oriented housing in Nairobi. They include National Housing Corporation (NHC), Nairobi City Council (Commission) (NCC) and Housing Finance Company of Kenya (HFCK).
8. **Public Housing:** Housing developed under the above three agencies. It includes housing developed by the three agencies which can be freely and equally competed for without any discriminations even if such housing was originally publicly developed and is now private owned.

CHAPTER ONE

INTRODUCTION TO THE PROBLEM

Housing is a major aspect of the urban environmental build-up. Although the housing problem is worldwide, it is more pronounced in the economically less developed countries whose economies are mainly characterized by rapid population growths and very high rates of urbanization. Most of such economies are mainly in their early stages of industrialization. In the view that most industrial concerns are taking ground in the major towns, such places have become focal points which in the opinion of many, "offer entry points into the wage economy."¹ Further, the urban areas are also seen as "the prime setting for new enterprise;"² indeed, they remain to many, the only hope for gainful employment.

Kenya is a developing country facing some of the major problems of early industrialization and urbanization. The rate of industrial and economic growth remains low. The rate of population growth continues to accelerate and unemployment continues to be rampant, particularly in the major urban areas. Like most third world developing countries, Kenya continues to experience an extensive in-migration of prospective job-seekers into the major urban centres. The Kenyan government, like all other governments experiencing the problem of rural-urban migration is faced with the problem of controlling the environment in which such people live.

Conditions emanating from population influx into towns are quite intolerable - "overcrowding, lack of sanitary facilities, crime, vagrancy, breakdown in moral and cultural discipline, competition and absence of sactions of village life,"³ are but to name a few. It has been observed of the third world urbanization that:

The vast majority of the population in cities in the developing third world countries are recent migrants, which is in contrast with the western cities. Most migrants of the underdeveloped world lack means of achieving control of the environment in which they live. This is in contrast with the western form of urbanization where the existence of institutions and pressure groups enable the ordinary citizen to some extent to make an impact on the environment in which he is living.⁴

With most urban dwellers lacking the necessary machinery to control their inhabited environment, it becomes apparent that the various respective governments have to provide the initiative of controlling such environments. Typically, with an economy characterized by a high population and limited resources like Kenya, and one which is predominantly subsistence, meaningful economic development and provision of services is hindered.

As concerns urban dwellers, it has been suggested that, "majority of the urban residents in developing countries, when compared with their counterparts in the urbanized western countries only have the bare necessities, sometimes not even adequate for survival in an urban environment."⁵

Majority of the residents within such environments can be said to "live on the level of subsistence or even below it."⁶ This is true of Kenya as it is typical of other developing economies.

Ghai and Lisk in planning for basic needs in Kenya (1979) estimate that 70 per cent of the urban population is not able to afford a complete self-contained house even if it was one roomed. Further, 25 per cent of the urban population cannot even afford a serviced plot.⁷ The low level urban services in Kenya can be attributed to the low level earnings. Housing is no exception. The problem is further aggravated by the rising standards of living envisaged in the demand for quantitative facilities such as high space standards, better household equipment and high standard housing. There is also a tendency towards modern housing services.

Kenya's population grew from 8.64 million in 1962 to 15.3 million in 1979, an average annual growth rate of 3.5 per cent, having risen to 3.9 per cent in 1979.⁸ It is unlikely that the growth rate will fall. The World Development Report 1982, of the World Bank forecasts an annual growth rate of 4.1 per cent for Kenya's population for 1980-2000.⁹ This makes it the second highest projected in the world. The country's rate of urbanization continues at 8 per cent per annum.¹⁰ In terms of economic growth, Kenya's per capita GDP grew from US 84 dollars in 1960 to US 370 dollars in 1978¹¹ portraying an average annual growth rate of 5.2 per cent. Such a growth is quite insignificant when compared with the population growth over the same period. Furthermore, as Kenya

has predominantly a greater percentage of the young population, future projections would point to an increased urban growth of small households' demand for housing.

Rourke and Roscoe (1984) estimate that Kenya is experiencing an annual average addition of 141,600 households. Of these 38,400 are appearing in the urban areas. Of the above mentioned 38,400, some 15,800 are said to be appearing in Nairobi and Mombasa alone. At the time of the estimates (March 1984) 343 thousand households in Nairobi and Mombasa, 316 thousand households in all other urban areas and 2.8 million households in the rural areas of Kenya still needed to be housed.¹² It means, therefore, in the current Development Plan (1984-1988), 192 thousand households need shelter in the urban areas alone.¹³

Under the same plan period, the total planned public sector housing for the entire country stands at 28,330 rental, mortgage and tenant-purchase units, 17,964 serviced plots and 13,200 upgrades of existing units.¹⁴ With this planned output Kenya's current and future housing problem becomes manifest.

Coopers and Lybrand (1976) estimate that an average of 10,000 households appear in Nairobi annually.¹⁵ In view of the number of households appearing in the city (Nairobi) every year K150 million, which would be supplemented with many millions worthy of labour need to be invested in housing provision every year so as to meet the suggested 10,000 units

or roughly 10 dwelling units per 1,000 population, and at the same time rehabilitate and replace the dilapidated stock.

A total of £150 million would be viable if we took a house to cost an average of £15,000.

The figure (£150 million) contrasts sharply with the government's planned expenditure on housing in Nairobi in the current five year Development Plan (1984-1988). In fact £150 million is more than four times the amount projected annually (an average of £33 million),¹⁶ for the entire country in the plan period. It also contrasts sharply with the actual expenditure on housing for the entire nation for the last seven years - see Table I (Appendix).

Currently in Nairobi, less than 2,000 new dwelling units are being produced annually. This leaves an annual shortfall of over 8,000 units every year - see Table II (Appendix). The current plan, however, portrays a more encouraging output for Nairobi. The Planned housing output for the city in the 1984-88 Development Plan stands at 7,000 serviced plots, 11,500 mortgage, tenant-purchase and owner builder units and only 400 rental units.

Housing production in Kenya is likely to remain low both in the urban and rural areas due to the low priority accorded to it. Housing formed 17 per cent, 16 per cent, 18 per cent and 15.4 per cent of the Gross Fixed Capital formation in 1980, 1981, 1982 and 1983 respectively.¹⁷ Besides, public

expenditure on housing as a percentage of the total public expenditure and also in comparison with expenditures on other sectors of the economy remains significantly low.

In the current fifth Development Plan (1984-88), the projected expenditure on housing as a percentage of the total government expenditure remains well below 4 per cent. Those of agriculture (11.5 per cent), health (4.9 per cent), transport and communication (22.6 per cent) and energy and regional development (15.5 per cent)¹⁸ remain relatively high. Housing, further, continues to be tied up with a larger ministry - Ministry of Works, Housing and Physical Planning (MOW, H & PP) - and is not likely to be accorded the priority it deserves. Housing, hence, has to compete stiffly with other basic services - see Appendix Table III.

Furthermore, government measures to reduce public spending and borrowing so as to curb inflation have a negative bearing on the provision of services, housing of which is a part. For instance, total public expenditure on housing for the whole country declined by 37 per cent from K£10.1 million in the 1982/83 financial year to K£6.4 million in the 1983/84 financial year.¹⁹ Loans to the National Housing Corporation which is a major public housing agency and which also gives loans to the local authorities were reduced from K£5.6 million in the 1981/82 financial year to K£3.5 million in the 1982/83 financial year.²⁰

In view of the urban housing requirements and the monetary constraints thereof, the public housing authorities which by their nature and the nature of the country's economic development, cannot sustain such a high production, these housing agencies have decided that families or multi-person households constitute the greatest housing need, hence, are of the most immediate concern to them.

The Problem

Small Households in Kenya's Urban Housing Market.

Kenya has a housing policy which gives priority to the provision of houses for owner-occupation. The policy is mainly urban biased and the particular aim is to create homes for urban Kenyans. This stress is not so strong in the rural areas as such ownership is almost automatic. The kind of distribution in relation to planned output in the current development plan portrays the bias towards home ownership. The output of housing as contained in the successive plans since 1966 has been biased towards the same policy - home ownership. Furthermore, because of the Central Government's definition of what constitutes adequate housing - that is, at least 2 habitable rooms, a separate bathroom, a kitchen, and a toilet built of permanent materials,²¹ these projected housing developments are geared towards providing for families and multi-person households. Such kind of housing is typically too large and too expensive for a single-person or a two-person household, given their low incomes and their little space

requirements.

Government policies, objectives and their priorities play a key role in shaping the pattern of housing development and programme.

The government's housing objectives and goals were first outlined in Kenya's first post-independence five-year Development Plan for the period 1966-1970. A stronger and more detailed official statement of the country's housing policy was documented in Sessional Paper No.5 of 1966/67 which was also named "Housing Policy for Kenya."

Sessional Paper No. 5 (1966/67) set out the strategies by which Kenya would achieve her housing objectives within the framework of social and economic development. Sessional Paper No.5 which is the country's official housing policy document does not give preference to any type of tenure. The policy programme adopted by the post-independence government has on the other hand portrayed a clear bias towards home-ownership housing tenure. Whereas public housing developed before independence (1964) was almost entirely rental, post-independence public housing is almost exclusively owner-occupier.

Although the policy of creating homes for ownership by urban Kenyans is a long-term trend (having been first initiated in the later period of colonial rule), it is, nevertheless, now being accelerated through various positive measures. The government is giving incentives to home-buyers through tax

reliefs, subsidies to civil servants who own their own houses and more recently the government relaxed mortgage interest rates and repayment terms with specific aims at facilitating home purchase. Mortgage credit is also easily available for home purchasers and developers and the public housing authorities particularly National Housing Corporation (NHC) and the local authorities are now developing tenant-purchase housing at substantially subsidized rates. There are further verbal exhortations carried in the local press, on television and other forms of mass media exalting the superiority of home-ownership. Meanwhile, disincentives in rental housing continue.

The Nairobi City Council (NCC) for instance, ceased completely to develop any rental housing in the city in 1979. Shortly afterwards there followed an abortive campaign to sell the council's few rental houses to the sitting tenants. NHC which is the major Government housing agency and Housing Finance Company of Kenya (HFCK) which is partly government owned develop no rental housing at all. With the central government's definition of the minimum acceptable housing in urban areas in Kenya, it became a requirement that all housing developed by public funds must comply with this requirement.

All government effort towards the provision of housing in urban areas since the issue of the directive in 1966, has been geared towards the achievement of the objective of providing the legally minimum acceptable housing. But

despite continued effort, the government has not been able to provide enough of the minimum required housing.

Two major public and one semi-public housing authorities are entrusted with the responsibility of executing public housing in Nairobi. These are NHC, NCC, and HFCK respectively. Six major housing schemes have been identified by these housing authorities. They include mortgage, tenant-purchase and owner builder schemes, site-and-service schemes, upgrade of existing units and rental housing. Except for the latter, all the schemes are geared towards the eventual creation of owner-occupiers. Majority, if not all, of the houses developed under any of the seven schemes since independence have been planned and developed for family or multi-person occupation to the complete exclusion of non-family households.

Houses under these schemes are typically too large and too expensive for a household that might require just one room or two. It must also be remembered that even though planning regulations give 2 habitable rooms as the minimum space requirement, virtually no two-roomed public dwelling houses have been developed in Nairobi since the issue of the directive on the minimum acceptable housing in 1966. The city council ceased to develop one roomed units after independence. The destruction of 1200 one room council units in 1964 to make way for the Kariokor Development Project (family-type houses)²² in Nairobi demonstrated the government's and council's

determination to discard the one-roomed "bed spaces" type of housing. This destruction tremendously reduced the council's rental housing in general and the one-room units in particular. The destruction of the units left the council with only 6,910 one room units. This means all prospective households that wish to rent one roomed public units in Nairobi have to compete for the 6,910 units. These units are the only form of public housing of this kind in Nairobi.

It must not, infact, be assumed at all that the 6,910 one roomed council rental units are available to be competed for confidently. In view of their relative cheapness, these units are currently being inhabited by low-income families who have either rented them directly from the council or from the legally approved tenants. Malpractices in the renting of such units is rampant (as we shall see in detail in chapter three) and infact, the units do not and never fall vacant for the council to re-allocate to new tenants. Vacant possession can only result if the tenant is physically evicted. It must also be noted that, having been developed before independence they lack the necessary services and facilities to enable one to live a decent life. Though most of them were upgraded after independence they were still not brought to an acceptable level of a modern standard urban housing. Most of the houses have wooden shutters, no separate sanitary facilities incorporated and the physical fabric has greatly deteriorated due to non-maintenance.

Besides houses under NHC, NCC and HFCK being too large and too expensive for small households - that is, households that comprise one person or two persons, the methods of shortlisting adopted by the three housing agencies automatically exclude the small households from qualifying for housing under any of the schemes. Income, family size, conditions of the present dwelling, ill health (for the NCC existent rental units); and ability to pay the equity down payment and monthly mortgage instalments (in the case of tenant-purchase and mortgage units); and the former, plus, a minimum of 6 months stay in Nairobi and ability to develop (in the case of site-and-serve schemes) form some of the main criteria for allocation of public housing in Nairobi.

The small households, by virtue of their size and, hence, space requirement do not require the kind of minimum space that is stipulated by the government and the implementation programme. Furthermore, their economic and social status do not enable them to successfully compete for housing under any of the public housing schemes. For all we know most of them have just joined the labour force, probably after just having graduated from educational institutions, some have to leave their parents in other parts of the country and some have not yet fully settled in life. These people are not backed by enough purchasing power to meet the equity downpayment, they have no savings from which to develop sites (they may not qualify for sites in any case), they have no collateral security

to secure loans to purchase homes, and typically majority are not yet settled so as to commit themselves to home purchase. They, hence, automatically become ineligible for housing under any of the public housing schemes in Nairobi. They are landless, hence, cannot qualify for squatter upgrading assistance. As for the council rental housing it is limited and families are given priority.

Considering the prohibitive nature of public housing allocation in Nairobi, small households are forced to adjust to restrictive living conditions. Many are to be found doubled up in various multi-person or family-type dwelling units in the city. Many others are to be found living on their own, perhaps in restricted quarters - mostly servants' quarters. They have very little security of tenure in such types of accommodation. Others are living with their parents or relatives. This is all very much to most of these people's dislike. There is lack of planned, adequate, appropriate and wide range accommodation which the small households can confidently and effectively compete for.

One local newspaper which carried an article entitled "Housing Nightmare..... That worries city planners" carried an extensive analysis of small housing unit seekers. Different views expressed by different people were contained in the article. One person observed:

The sharing of bed-sitters between two friends is an effort to keep housing costs down, but sometimes "one finds it difficult to trust friends of ones roommate."²³

This particular tenant complained that there is a "communality" about bed-sitters that he hates. He has to wake up in the morning to queue for his turn at the bathroom. Besides, some neighbours come home drunk and are quite noisy. It was also claimed by many tenants that they have to pay extra costs for light and water which were under strict control of the landlords. One tenant in Eastleigh complained that his landlord puts out the lights at 10 p.m. "though extra cost is paid for lighting."²⁴ And even though the bed-sitter was priced at Kshs.450 p.m. this tenant was actually paying Ksh.600 per month. Yet another tenant occupying a bed-sitter claimed that the landlord "would not leave me alone." This particular landlord would get very closely concerned about her friends.

One tenant occupying a servant's quarter in Plainsview complained:

One's servant's quarter is not at all a bed of roses.... This man has yet to get used to the idea of a stranger on the compound. He takes keen interest in who walks in and out of that gate."²⁵

It becomes apparent from the sentiments expressed by such tenants that servants' quarters though relatively cheap, lack privacy and do not allow the basic essential requirement of individual freedom. The article also highlighted the major reasons for subletting. According to another press report, it was claimed, renting of servants' quarters in the middle income residential areas has been made popular by the slump in

property business. The renting of servants' quarters according to the report "helps the tenant to pay part of the main house rental."²⁶

One estate agent dealing with bed-sitters in the city (Nairobi) commented:

We have so many people on the waiting list. Bed-sitters in Hurlingham, Kilimani, Plainsview, Parklands and Westlands are preferred by many young people..... the demand..... is greater because these areas are nearer to the city square and have efficient transport system.²⁷

Rentals for these quarters, as an official of the same estate agents disclosed, are not standard. "It depends on the negotiation."²⁸ Though these bed-sitters or quarters should be reasonably priced at Kshs.400 or even less, most of them are going at between Kshs.700 and 900. The landlords, as one tenant complained, are overcharging. They are "taking advantage of poor workers in Nairobi."²⁹

Apart from the bed-sitters in the form of servants' quarters and other types, being too expensive and lacking privacy, it is claimed that some quarters force a "husband and wife to live separately thus exposing the couple to all sorts of ills."³⁰ Some of the quarters also lack proper ventilation. A tenant whose quarter is located in Ngara area of Nairobi claimed that his bed-sitter is:

Too small for comfort..... too stuffed for his sofa set, coffee table, bed and hold-all cupboard. The room seriously lacks proper ventilation.³¹

Small households that cannot live in servants' quarters more often than not have to tolerate each other in doubled-up accommodation if they have to co-exist. A recent survey carried out in Buru Buru the largest single medium-income mortgage estate in Nairobi revealed a high portion of young adults as households heads. Fifty-three per cent of the estates' household heads (1982) comprises people aged between 20 and 29 years. The study also revealed that 29 per cent of the respondents in the sample comprised non-married households. Fourteen per cent of the sample respondents were young, single women some of whom had "children or shared accommodation with other tenants."³² It was also revealed that 57 per cent of the sampled population were tenants rather than owners. The above revelations call for further explanation.

It is unlikely that the 53 per cent young household heads are owner-occupiers. It is also quite likely that such people are unmarried and others are young families. We have seen that 14 per cent of the 29 per cent unmarried people are tenants. It is likely that most, if not all of the remaining 15 per cent were also tenants. Twenty nine per cent non-married people in one area is quite a significant number.

An official of the Christian Students' Centre (Ufungamano Hostel) located near the University of Nairobi's residence disclosed that 5 to 7 people approach her daily to seek for accommodation in the hostel.³³ The kind of accommodation offered in this hostel is in the form of single

rooms and two-roomed flats which together add up to 24 single rooms and 12 two-roomed flats. The YWCA hostel which offers similar accommodation records up to 25³⁴ people per day seeking for long-term accommodation of not less than six months. Because of limited accommodation in these hostels, most of the applicants have to be turned away. In Nairobi the number of similar hostels stands at twelve in total with a total accommodation capacity of not more than 1,500 bed-spaces. Presently, five of these are being used for students and are not open to the rest of the public. Furthermore, three leading estate agent firms in Nairobi confirmed that approximately 30 per cent of their total waiting lists comprised people seeking one and two-roomed self-contained houses.

A substantial number of young people join the labour force every year some of whom have to take up jobs in urban areas far away from their parental homes. If we assume that new jobs are taken up by people who have one year and less than one year experience, then an average of 14,140 people join the labour force every year in Nairobi alone. This forms 4 per cent of the total labour force in Nairobi yearly.

According to government estimates, roughly 28 per cent of Nairobi's population until 1990 will comprise people of the 20-29 age group.³⁵ Other urban areas have similar estimates. These people include both school age and working people.

The government on the other hand, through the Urban Household Budget Survey 1982/83 estimates that not less than 40 per cent of the total urban households comprise one-and two-person households. The survey also estimates that in Nairobi alone 25 per cent and 15 per cent of the total number of households comprise one-and two-person households respectively. This forms 40 per cent of Nairobi's total number of households.³⁶

The small households above may not require the kind of large accommodation that is currently being provided. The unfulfilled need of small households can be attributed to lack of foresight on the part of the housing programme. As Laurie Naumann the Director of the Scottish Council for Single homeless argues for Scotland's Single people's housing waiting list, the same may be true of Kenya's urban small households:

It is because the anticipated growth in single person households has not been met, partly through lack of foresight, partly from unwillingness to accept changing lifestyles and demographic features, and most recently through the overall lack of resources which barely enables local authorities to achieve more than planned maintenance and improvement grants.³⁷

In Newcastle, England, 26 per cent³⁸ of the households are single people. Government estimations show that by 1991 over 25 per cent of the households in Scotland will be single people.³⁹ On the whole it is estimated that "by 1986, single people will account for 1 in 4 households in England and Wales."⁴⁰ Even through there has been quite some reasonable effort to

provide purposely-built single person accommodation, institutions concerned with this kind of housing still claim that there is a lot which is yet to be done. One Geoffrey Oldaker, while addressing a meeting in Midland in February 1984 claimed that "the housing needs of young people are varied and neglected."⁴¹ Oldaker's then studies into the needs of young people living away from their parental homes, both at local and national level in England revealed that:

Support services required by young people living away from their parental homes..... were generally considered by housing officers to be the responsibility of social services departments, who in turn were unable to extend their budgets to meet such a commitment.... Many local authorities do not perceive young single people as a client group, and do not maintain specific statistical information on them.⁴²

Oldaker suggested "a range of accommodation with varying degrees of support, to enable young people to be prepared and educated about the problems of living independently."⁴³

In another study by Great Britain Department of the Environment, Housing Research Development Division, the gross underestimation of single persons' housing need and the under development of such housing was brought to bare on the negligence of local authorities and the private developers.

Local authorities and private developers have so far tended not to cater for the housing needs of single people. Most housing has been designed for families. The various sectors of housing market, however, are closely interlinked, and ignoring the needs of single people has repercussions on other groups. Many single people are now living in quarters

better suited to family use. Other single people live in groups in rented houses where they outstrip family bread winners. Further, it is desirable to put families with children near the ground level so that they are near play areas and this means that where housing is at high density other families must live off the ground. The single are more willing to live in high flats, and infact often prefer views, fresh air and privacy. So the provision of accommodation specially for single people has advantages for the community as a whole as well as recognizing their right to be adequately housed.⁴⁴

Whereas the above studies were done in Britain and contain a lot of useful information about one-person households housing needs, and their aspirations they were done on a local basis. Even though the same sentiments expressed by all these studies could be expressed of the Nairobi's small households' housing situation, the studies, are nevertheless, based on a typical UK situation and may or may not necessarily reflect the true Nairobi situation.

It is true as we have seen in our earlier analysis that the public housing authorities in Nairobi like local authorities in Britain are mainly concerned with family-type accommodation. And also that all households in each income group whether high, medium or low are treated as a homogenous group with similar housing needs. The public housing agencies in Kenya, like the local authorities in Britain do not perceive single person households as a client group. Whereas the British housing market may be influenced by other factors, we know that the Nairobi case of small households housing is primarily influenced by the country's housing policy and goals. Other

factors are secondary to this factor.

The two housing situations may not compare well also on grounds of the variations in demographic structures and resource availability. There are also variations in needs, aspirations, and living habits of young people in the different countries. Besides the social aspect of it, there are also tremendous differences in income, standard of living, cultural values and different patterns and stages of development. These may necessitate special attention in one place as opposed to the other.

It is also believed that young people in developed countries tend to leave their parental homes earlier than their counterparts in developing countries. They also, generally have more incomes and there is a high element of individualism, all which may induce early formation of households. Since not a lot of studies have been carried out in Kenya concerning young single-person households, the relevance of the above studies to the Kenyan case cannot be ascertained. But one thing is certain, young single-person and two-person households need to be housed everywhere. The above studies carried out in UK can only be used as a guide and solve the Kenyan problem but cannot be directly applied to Kenya's urban situation.

The need for small housing units in urban Kenya has been established by various people like Muller⁴⁵ in her

study of privacy and one-room dwelling units which was carried out on the housing estates in Kitale town in 1978. Muller suggests that since the demand for single rooms is high among the low-income families in the urban areas of Kenya, single rooms should apparently be the kind of housing developed for such people. Muller suggests that:

More one roomed dwellings be built because this is apparently the type of accommodation that people want. Since the demand for single rooms will remain high, even houses with several rooms should be designed in such a way that single rooms can be let independently without unnecessary inconvenience..... When it is envisaged that single rooms may be rented out to complete households, leading to a high occupancy rate of the house, it is desirable to provide extra outside space as well as in the form of verandahs or enclosed yards, which can be private or communal, to provide relief from the crowded atmosphere inside the rooms.⁴⁶

The kind of housing which Muller suggests in this study is impracticable and out of the norms of respectable Kenyans. A one-roomed dwelling unit cannot be occupied by a family of three or more people without causing overcrowding. If Muller wants us to move into a situation where we design houses that will be a health hazard, Muller might as well know that such housing is not desirable in any urban area in Kenya. Muller further suggests that outside space should be provided "to provide relief for the crowded atmosphere inside the rooms." Is Muller suggesting that such space can be used for sleeping purposes also? There is no point in being relieved during the day time if the same overcrowding

situation has to be tolerated during the night.

Muller further suggests in the study that people are able to adjust to restricted living conditions. Advocating restricted living conditions is failing to take into account the social ills and discomfort that might be caused to the households. Are we encouraging a situation where parents and their children sleep in the same room? We certainly cannot overlook the psychological consequences. Such restricted living conditions only take us back to the colonial kind of restricted housing. It must be remembered that this is what the Africans fought against.

If households are to be confined to restricted living conditions as Muller suggests then we are ignoring their preferences and social aspirations. The element of affordability which Muller holds as the main dictator of the kind of housing to be provided must not overlook other social-economic developmental factors which are an integral part of proper housing. Apart from occupation of single-rooms by families causing a lot of ills, it generates negative effects on the services and amenities. The question of use and misuse is inevitable. Privacy, convenience and comfort of each member of the household cannot be overlooked.

The effects of overcrowding, noisy atmosphere, disturbances during sleep, inconvenience in cooking, general movement have a negative bearing on children's performance

in schools and on productivity in employment. Such housing is, hence, a disgrace to the society at large. Muller must also remember that it is the government's long-term objective (since independence) to provide adequate shelter for all, in urban and rural areas.⁴⁷

Hagger (1984)⁴⁸ advocates room-based cooperatives which would enable low-income households to purchase and own homes. The cooperatives would enable such households to purchase rooms in stages as their income increase. Since the present study focusses on "temporarily" single-and two-person households who have a hope of settling for bigger things in future; Hagger's kind of housing would not be suitable. The small households under study do not wish to own such units.

The current study deviates from the kind of housing advocated by both Muller and Hagger. In this study we hope to suggest purposely and suitably planned and built housing for households whose space requirement is smaller than the current family-type accommodation being provided. Such housing would be based on preferences of and suitability to the prospective tenant. It would in all ways be adequate, convenient, suitable and desirable to the user, not causing the user any discomfort in terms of tenure insecurity or redundant space. The user would also not be forced to adjust to any unnecessary restricted living conditions observed earlier. The kind of housing in question would respond to

the users requirements.

We have seen how the doubling up of small households in family-type accommodation has various repercussions on other social groups in the community. Apart from depriving the respective target groups of their housing, it leads to under-occupation and under-utilization of services which were originally planned for more people. This calls for further concern on the part of the planners. More land would be required to house the families and provide services elsewhere. If purposely-designed housing for small households was provided in Nairobi, this would release a tremendous amount of housing for family occupation. Such housing is after all, typically planned and well suited for family life. One of the arguments against providing small unit housing is, there is lack of land and enough resources for such kind of housing.

An official of NHC when asked for the corporation's opinion of the development of single roomed and two roomed housing units in Nairobi retorted:

They consume a lot of valuable space and are too expensive to develop due to increased overhead costs if standard/basic infrastructure and services have to be provided.⁴⁹

Yet probably this is only true of Kenya as a developing country because Stretton argues of small housing units that:

If land prices are under control, small houses are usually as cheap as other housing forms to build and service. As time goes they can be replaced, altered, enlarged or modernised..... without wasteful private and social costs which usually go with the mass demolition and replacement of apartment housing. They can be shaped to meet diverse tastes.... Compared with most modern "landscaped apartments suburbs" they can often house people almost as densely on the land and almost as conveniently to services.⁵⁰

If Stretton's argument is right, then the NHC's opinion of small housing units is a mistake unless the corporation does not possess the skills and technology to keep the costs as low as those of other types of housing.

Lack of purposely built small household accommodation denies such people the opportunity to develop independently. So far in Nairobi, the only form of accommodation the single people can effectively compete for is in the form of hostels. These are developed by voluntary institutions and are very few. The voluntary institutions are unable to expand their facilities to cater for all the people who would require their kind of accommodation.

The private developers on the other hand are restricted with a view that the city council authorities are empowered to condemn and disallow the construction of any building within the jurisdiction of the city if such a building does not conform to the legally acceptable standards as stipulated in the Building Code. Even if there might have been genuine attempts to provide small housing units by private developers, such attempts may have typically been

frustrated by the city authority's restrictions and the relative non-profitability of such units to private investors. Yet the Abrams-Bloomberg 1965 report on which Sessional Paper No. 5 (1966/67): Housing Policy for Kenya was directly based did not fail to recognize the necessity of such housing units in urban Kenya. In their submissions they noted:

While, therefore, there is a marked need for quarters for individuals, it may be assumed that there is, and will continue to be, an increasing need for family quarters as well⁵¹ The large number of single persons in the cities..... dictates that accommodation should include units consisting of single rooms.⁵²

In 1968, Jorgensen furnished the NHC with a report on the development of single room dwellings for single occupation.⁵³ Jorgensen identified three types of single persons, the "temporarily single persons," the single people who have their roots upcountry and have no intention of settling in towns permanently, and the "permanently single persons." In this report he suggested housing suitably designed and developed for people of all such categories. In his report he also gave consideration to the newly wedded and childless couples.

Jorgensen identified and recognized the housing needs of small households but his study fails to furnish us or the housing authorities with any supportive data related to the one - and two-persons households whose needs he had tried to

recognize so as to warrant special attention. Since he did not show the magnitude of the problem in statistical terms, his report can hardly be relied upon with much confidence in this regard. And because the recommendations were not based on any empirical study, we can assume for all practical purposes that this study was based on assumptions and has no much practical value to comprehensive development planning. Nothing, however, was done by NHC on the strength of Jorgensen's report although it had been commissioned. Even though the needs of small households continue to be ignored we reckon that they cannot be suppressed and besides one - and two-person households desiring to have their own accommodation they have a right to be adequately housed.

Summary of the Problem

Kenya pursues a housing policy which dwells virtually on the provision of housing geared towards home ownership occupation. This policy is further reinforced by the government's legally acceptable minimum housing in the urban areas. Both factors have resulted in the provision of only family-type accommodation mainly geared towards home ownership the result of which development of one - and two-roomed houses suitable for small households has become impossible in the urban areas in Kenya. Prospective small households have been forced to live under restricted conditions very much to their dislike. Besides, they are

encroaching on other households' housing thereby causing other implications for both the targetted households for that particular housing and the planners in general. But in this study it is argued that if housing was specially planned and developed for small households, such housing would not only contribute to having the small households adequately housed but it would also stop small households from competing for family-type housing. This in essence would work towards the achievement of the government's overall objective of providing adequate shelter for all.

Objectives of the Study

Since the housing problems of small households emanates from the country's housing policies and programme implementation, four main objectives to this study have been identified. The study will endeavour to:

1. Study and evaluate Kenya's urban housing policies, goals, objectives and their priorities with a view of determining their appropriateness and their implications on the housing needs of small households.
2. Examine and analyse the operations of the public housing authorities, which in essence, are entrusted with the responsibility of resolving city's housing question so as to ascertain the

extent to which their operations, in view of the prevalent constraints, are promoting or inhibiting the achievement of the government's general housing goal - that is, to provide adequate shelter for all⁵⁴ in urban and rural areas. This would reveal the degree to which small households are represented in Nairobi's public housing.

3. Establish housing demand among small households, their housing preferences and aspirations and to consider the implications of such demand and aspirations on the city's housing programme, goals and overall strategies.
4. Give recommendations as to whether and how Nairobi's general housing policy and programme can adjust to respond to the problem.

Area of Study

The broad area selected for study is Nairobi city, the capital city of Kenya. Nairobi was chosen for obvious reasons.

Firstly, Nairobi being the largest city in Kenya, with an estimated annual population growth rate of 10 per cent⁵⁵ it is likely to pose the greatest urban housing problem in the country. The rate of in-migration also remains high. The 19-30 age group forms roughly 30 per cent of the city's

population. In view of a substantial population comprising young people relative to other towns, the situation would typically necessitate special attention.

Secondly, because of a very large population Nairobi is likely to have people of varied characteristics and varied household compositions. This would facilitate the field survey particularly considering the limited time available. Furthermore, the population comprises people of varied academic qualifications, of varied social and economic standing, varied backgrounds, varied incomes, hence, people of varied tastes, preferences and aspirations all in one community. This is because Nairobi contains the greatest portion of urban employees. This would make the field survey relatively easy to conduct, when compared with smaller urban areas where non-conforming trends or characteristics might be predominant.

Finally, Nairobi was chosen because it contains most of the industries, hence, it has the greatest impact in terms of the "urban pull", it offers greater job opportunities and there is a high concentration of job opportunities due to over-centralization of activities. This explains why it absorbs more young people into the labour force than any other town.

The above reasons explain why the study would be facilitated particularly in the view of the limited time and

money. And also, results obtained of Nairobi could be easily applied to other towns in the country.

For a meaningful study, the specific areas chosen for the survey are, firstly, the public housing agencies in Nairobi. The public housing agencies to be investigated include the National Housing Corporation, Nairobi City Commission and the Housing Finance Company of Kenya. The latter is half public and half private. Information pertaining to prospective small households' housing needs will be obtained from a survey of Nairobi's small households currently occupying publicly developed housing. Potential small households living with parents and relatives are included.

Importance of the Study

It is a major government objective to provide adequate shelter for all, urban and rural dwellers alike. This is a desire which has been echoed by the development plans since 1966 until the present day. Fairly recently also, housing has become a subject of detailed economic, social as well as political research. This study is important both to the public, and to the field of housing research.

With a view to the government, this research would assist in the planning of urban housing services more adequately. This could help in the meaningful utilization of

government resources in housing provision and overall contribute towards the government's long-term objective of adequately housing everybody.

On the part of the community, this study if implemented would result in the community benefiting from improved services where there were none. On the other hand this study would be of great benefit to both the University and to the field of scientific research for its contribution in the areas of housing research as it will help solve some aspects of the housing problem and will open avenues for further research.

Scope of Study

Small households are found in all age categories and social-economic groups. They have diversified characteristics and are not confined to any particular age group. They comprise the young, the middle aged and the old aged. In Kenya we do not have many in the last two groups. Small households also have diverse household compositions. Some are single, others are one parent-and-one child households while others are childless couples with incomes ranging from the minimum city wage to very high incomes. They also stretch from the jobless, the apprentices, the manual workers to professionals, all with varied backgrounds varied tastes, preferences, priorities, awareness and reactions.

In view of their diverse characteristics, it is not possible to cover all of them and all their interests in one single study. For the purposes of this study, therefore, a sample was drawn from middle-income one-and two-person households who joined the labour force in the last four years and who fall in the 20-30 age group. The sample comprised households earning a monthly salary of between Kshs.1,500/- and Kshs.4,200/- inclusive of house allowance.

The demarcation is justified on grounds that this group of people have just joined the labour force and are not likely to be in a position to commit themselves to large spaced housing and they do not have enough money to commit to home purchase. They are most likely to be unmarried or newly married probably with or with no children. They are also not likely to have substantial amounts of household property so as to desire large dwelling spaces.

The income demarcation is based on the consideration that people will reasonably spend at most 35 per cent of their income on housing. If rents for one-roomed and two-roomed units or such kind of housing would reasonably stand at Kshs.500 and Kshs.1200 monthly, respectively then such people would effectively demand such housing in Nairobi. Those earning below Kshs.1,500 would not demand such housing effectively unless their income was raised or unless they had to forego some of their other basic needs. Presently, the proposed rents for one-roomed council houses in Nairobi

stand at subsidized rents of upto Kshs.350 and two-roomed units at Kshs.700. But council rents are normally based on historical costs rather than market rents. And most of these units were constructed more than thirty years ago. So if constructed now, they would be a lot more expensive. Single rooms at the YWCA hostel are going at between Kshs.875 and 900 while the couple rooms are letting at Kshs. 1800 inclusive of food, water, and electricity.

Furthermore, because of the time limit and also in the view that it is impossible to interview all small households in Nairobi, the study covered a sample survey of public housing only. Public housing for the purpose of this study includes public oriented housing under NHC, NCC and that which has been directly financed and constructed by HFCK. It does not include housing constructed or developed by private owner-builders or estate developers with loan assistance from HFCK. It also does not include housing provided by the Ministry dealing with housing or any other form of institutional housing. It includes publicly built housing which can be freely and equally competed for by all prospective households. The study covered all such housing which was publicly built even if currently, private owned.

The study, hence, focussed on small households who just need short-term accommodation while they await bigger things in future. It also, mainly focussed on households occupying what can be termed inadequate accommodation -

inadequate in terms of space and convenience and whose security of tenure is very little, but who are within the middle-income brackets (middle income in relation to practical living and not in accordance with the National figures standards). Potential household living with parents and relatives were also included. The study has mainly touched on suitable accommodation in terms of space requirements and financial limitations and services and amenities. It did not go into details on technical aspects of design, production costs, location, and land acquisition.

Methodology of Study

In the view that this study focusses on urban housing policy and its implications on small households' housing needs, the bulk of the material which went in to prepare this thesis was obtained from secondary sources. Very little of the information contained in this piece of work was obtained from primary sources.

Secondary information was obtained from existing published and unpublished works which included books, journals, magazines, conference papers, seminar papers, newspapers, Republic of Kenya publications, housing authorities' annual reports, brochures, booklets, leaflets and publications of various surveys. Such secondary data was obtained from private as well as public records which are available in both private libraries and public libraries

such as those at NHC, NCC, HFCK, USAID, CDC, CBS - (Central Bureau of Statistics) and the National Archives. Much useful information was obtained from the Housing Research and Development Unit (HRDU) at the University of Nairobi. The University libraries were also very useful.

Other secondary public information was obtained from the examination of files and existing records particularly in places like NHC, NCC, HFCK and CBS. Such files contain information compiled over many years. Information obtained from these authorities was particularly useful in analysing the operations of the public housing authorities, their goals, objectives, strategies and their achievements in the field of housing development. Information obtained from the housing authorities was supplemented with interviews with selected officers in the particular housing authorities especially where clarification was required. This helped in getting much needed information which would otherwise not be obtained in the documented works. This information was used to achieve the second objective of this study.

Magazines, newspapers, journals and other unpublished works were obtained either from the libraries or from the respective publishers. Information obtained from newspapers, journals, magazines and some of the unpublished works mainly went in to compile the theoretical framework of this thesis. However, some of such information can hardly be verified.

Most of it does not depend on empirical studies and may in some cases not be confidently relied upon. Such information has been used in this thesis as supportive information particularly where none other was available.

Primary data was mainly obtained from field surveys. It was obtained through direct interviews and the administration of questionnaires to the relevant people, groups and organizations and establishments. The population which was directly investigated was selected on the basis of a sample-survey except for the public housing authorities which were purposely selected. A survey of prospective and potential small households was done on the basis of non-probability clustered sampling. Housing estates to be investigated were selected on the basis of income group and developer. Five estates in all were selected for investigation. One estate, Buruburu tenant-purchase was purposely sampled because it is the only estate so far directly developed by HFCK in Nairobi.

The very high income housing estates were excluded from the sample because small households are unlikely to be living in such quarters. Firstly, they are too expensive and doubling-up of small households in such housing is most unlikely. Secondly, even if such houses have servants' quarters, in most cases such servants' quarters are normally utilized by workers employed by the respective employers. Rarely are such quarters let to outsiders. Thirdly, in the

view that such houses are normally far from the town they are not very convenient for small households in terms of transport. Finally, there are not very many of the high income type of estates which are publicly developed in Nairobi.

Three main strata of public housing were identified. NHC low-and middle-income housing strata, NCC middle-income housing strata and the HFCK only middle-income housing strata.

It must be noted here that even though the study is concerned with middle-income small households many such people also occupy the NHC and NCC low-income housing because of their financial limitations. Also, although such housing is categorized under low-income, in reality it is suited and physically occupied by the relatively middle-income households (middle-income according to National Standards).

Five estates in all were selected and they include Buruburu City Council flats (this is not a low-income estate but has fairly low rents because of high subsidy by NCC, hence, it is occupied by the lower middle-income) and Joseph Kangethe (both developed by NCC); Kibera (designed for low-income households but currently being mainly occupied by the lower middle-income group) and Ngei estate (both developed by NHC) and Buruburu mortgage housing estate (developed by HFCK). Even after determining the estates to be investigated, further clusters were drawn particularly in the case of

Buruburu mortgage housing, Kibera, Ngei and Joseph Kangethe. A disproportional sampling was further adopted due to the high concentration of small households in these areas.

Some estates had more houses than others. In Buruburu mortgage scheme, Phase III was sampled and this phase comprises 890 houses. From this number only 70 cases were investigated. In Kibera, Ayany estate was sampled which comprises 517 houses of which 30 (under a further cluster comprising 70 houses) cases were investigated. Joseph Kangethe estate has 286 houses and 40 cases were investigated. Ngei Phase II has 279 houses and 40 cases were investigated. Buruburu city council flats are 386 and 20 cases were investigated. The number of cases selected for investigation was not in any way proportional to the number of houses in the particular estates but rather based on the possibility of a concentration of the people to be investigated in each particular estate. The first number of cases of small households responding to the sample size selected for each estate, to be encountered were interviewed in each of the estates.

The investigation of prospective and potential small households was undertaken to help achieve one of the objectives of this study in relation to establishing housing need and demand for small households. The first objective of this study was mainly achieved through the examination of both Kenya's pre- and post-independence housing policies.

The colonial policy is mainly contained in government publications obtained from libraries and the archives and other various published and unpublished works. Kenya's current policy on the other hand is contained in Sessional Paper No. 5 of 1966/67 which is the government's officially documented housing policy and in the successive development plans since 1966 until now (1984-88).

The information contained partly in chapters two and three of this thesis was mainly based on information obtained from these sources. The data obtained from the field survey is contained in chapter four and chapter five comprises a summary of the main findings and the recommendations.

Data Analysis and Presentation

Two main forms of data were obtained for this study. There was data from the three housing authorities NHC, NCC and HFCK and data from a field survey of prospective and potential small households. Both forms of data were manually handled and analysed and have been presented in the form of tables, absolute figures and percentages. Where tables occur they are followed by a concise analysis and explanation of the tables. Percentages have been used where comparisons were found to be necessary.

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CHAPTER TWO

LITERATURE REVIEW

The Theoretical Model of the Urban Housing Market

Hanson (1977)¹ has established four major forces that determine the level of housing production in the urban housing market. In our present analysis we shall analyse these factors in their quantitative and qualitative context. The major quantitative force which influences the urban housing demand is the changes in the level of population in the urban area which in turn influences the rate of household formation. The qualitative factors that affect housing demand in an urban area include: (1) changes in the real income levels and employment opportunities of the urban households; (2) changes in housing prices and; (3) the financial conditions of the money market.

The Demand for New Housing

The demand for new housing at a specific time period is a function of both the quantitative and qualitative factors prevalent at that particular time period.

Changes in the Level of Population in an Urban Area

Population change in an urban area is brought about

by two major social factors. There is population change resulting from the natural increase and population change brought about by migration trends. Increase in population growth automatically leads to an increase in the rate of new household formation. This in turn influences the demand for housing services. If housing demand was affected by only one factor -- that is, population change, and all other determinants of demand were held constant, the demand for additional housing units at a given time period would be represented by the effective demand of new households which came into formation in the same time period. This would be represented mathematically as

$$h = P(1+i)^n - P$$

Where h = demand at the end of period n

P = all households at the beginning of period n

i = the rate of household formation
(per annum).

n = the period.

Estimation of demand by the use of the population parameters alone has its own shortcomings. Other variables such as the rate of vacancies, overcrowding and obsolescence and delapidation occurring in the housing market at the given time period have to be considered. When all these variables are taken into account the demand for new housing in any given

time period would be represented by the new households that came into form less the number of houses that are vacant on the market. Added to this will be the current shortfall arising out of overcrowding. Hence the formula would be

$$h = P(1 + i)^n - P - RP.$$

Where RP is number of vacant units on the market.

The above representation is still not complete.

Within the housing stock there may be units which may not conform to the legally acceptable minimum standards as stipulated by the planner. Such units may or may not be occupied. They may be occupied by low-income households but may be sub-standard in relation to the physical fabric, availability of essential services like sewerage, water or cooking facilities, or such units may not have been built to proper specification, hence, may pose a health hazard. Houses that do not meet the legally acceptable minimum standard need to be renovated or modernized to rehabilitate them or may need to be totally replaced so as to transform them to a level of legal acceptability. The more the housing units that deviate from the government's definition of minimum housing, the greater will be the replacement demand. Hanson concludes that replacement demand is homogenous with aggregate demand. It is not incremental.

Tenure Specific Demand.

A shift from one housing tenure to another automatically induces demand for new housing. Shifts in the type of tenure, say from rental housing to owner-occupier and vis-avis may be induced by price changes in one sub-market making housing in that sub-market more expensive than the other/s. Government policy in favour of one type of tenure will typically lead to greater demand of units in that specific tenure relative to other tenures. Since the demand trend would tend to rise in one direction, the total effect may be an increased demand which would not be commensurate with the actual supply of that kind of housing.

Mobility Demand.

Mobility demand arises both out of tenure specific demand and intra-city movements. It varies from place to place and from tenure to tenure. The movement of households from one area of the city to another results in an increased demand for housing. The vacated houses need not necessarily be occupied. For instance, vacant houses in Muthaiga (an upper class area) have absolutely no bearing on the demand for new housing in Kibera (a low income neighbourhood).

Households' shift of preferences and their movement from one sub-market or tenure to another creates vacancies in the sub-market experiencing an out-movement. Such vacancies

have nothing to do with demand in the sub-market experiencing an in-movement. The effect of mobility demand is explained by the inability to suffice new demand in one sub-market or urban area with surplus supply in another sub-market or urban area. This is attributed to the location attribute. To determine mobility demand you require a net movement of in-and out-movements from the sub-markets which would be aggregated over the entire market (Hanson 1977).

Related to this aspect of demand determinants, Davidson (1973) identified the demand for second houses as being a major factor influencing the demand for new housing. He associated higher incomes and increase in leisure time as being the major forces behind the growth in the second home market.²

The Net Removals Demand.

This accounts for the extensive removal of unauthorized housing, say squatter settlements and slums without any replacements. There are further removals from the market caused by disasters such as earthquakes, fire, floods and other natural disasters. Other removals from the housing market occur as a result of converting residential units into business users such as hotels, bars, butcheries, saloons, barber shops and other such like users. Other removals occur through demolition of obsolete houses in the housing market.

Davidson claims that government programs such as urban renewal, public utility constructions and local-code enforcement programs account for the largest single impact on the volume of removals, especially on demolitions.

Extensive destruction of slum and squatter settlements was until very recently a very widespread phenomenon in urban Kenya. Though such housing may be sub-standard, it provides accommodation to a certain group of people. Its removal from the current stock increases demand.

Together the variables named above can be included under removals and they create new demand for housing. The net demand will be represented by adding together the number of removals to the number of additional units created within the current inventory by doubling up or sub-dividing of large units into several individual household units. Net removals and replacement demand may be termed "Net Replacement." This includes removals, sub-divisions, mergers, conversions, repairs, and maintenance investment aggregated over the entire market - Hanson. Grebler, Blank, and Winnick (1956) claim that:

Because of the extreme durability of housing, the level of demand for residential facilities in the long run has been determined by household growth rather than by the replacement of obsolete or used up units.....³

Changes in the Real Income Levels and Employment Opportunities of Urban Households.

Changes in the real income of households affect demand for housing in various ways. (1) It has the power of translating housing needs into effective demand. The households' power to purchase is increased, thereby, increasing affordability in the current housing units. (2) The availability and improvement of gainful employment will basically improve the employees income, thereby, inducing greater demand for services, housing of which is included. (3) With increased incomes, economic independence of prospective households is accelerated. Young people tend to leave their parental homes earlier in life than would be otherwise. (4) Undoubling among current multiple household units and early marriages will be experienced. These factors have the effect of increasing the rate of new household formation, hence, an increase in the demand for new units.

Changes in Housing Prices

Changes in the market prices of housing affects the behaviour of households in various ways. When house prices increase, households' real income decreases, hence their effective demand for housing. Increased doubling of households may result. There may also occur a trend of downward infiltration of households from more expensive housing into

cheaper housing - if such housing is available. Higher prices will create more vacancies in the housing market or the sub-market in which prices were increased. Besides the above two, higher prices may cause a change of tenures. If, for instance, prices in the rental sub-market go up, the demand for owner-occupier may increase.

If house prices are decreased, households' effective demand for housing increases. Vacancies in the market or sub-market with reduced housing prices may experience a fill-up of existing vacancies. In the view that households' real income has increased, undoubling of households into separate accommodation - if it is available - will occur.

Availability and Terms of Construction Credit

The availability of cheap mortgage finance tends to narrow the gap between need and effective demand for housing, thereby, increasing the overall demand. Effective demand on the other hand is decreased if credit is scarce and/or expensive. In the latter case housing would be more expensive as the increased construction costs would be passed to the consumer in the form of the builders profit margin. Davidson, however, claims that construction costs are not normally applicable in the actual estimation of housing demand but its analysis is necessary in the discussion of the housing market conditions.⁴

Aggregate Demand for New Housing.

The aggregate demand for new housing will result from the net impact of the above renumerated demand determinants which will individually or in combination affect the magnitude of aggregate demand at a given price - Davidson.

Theoretically it may be represented as

$$h = f(p, y, i, v, r, m).$$

or $h_t = f(hf_t, p, y, i, v, r, m)$

where

h_t = new housing starts in period t

hf_t = the effective demand of new households in
the same period.

p = housing prices.

y = real incomes

i = mortgage interest rates.

v = change in the level of vacancies.

r = net replacement demand - includes subdivisions,
removals, mergers, conversions, repair and
maintenance interest.

m = net position after movements across submarkets
and within current stock have taken place.⁵

Factors Determining the Level of Housing Supply in the Urban Housing Market.

In our theoretical model of the urban housing market, we assumed that when demand for housing arises, the supply of housing will be stepped up to cater for such demand.

The supply of housing in reality is subject to many factors which come into play in the market at the particular time period. Three main forces have been identified in operation in the supply market. They are:

1. Returns to Housing Investment.
2. Production costs of New Units.
3. Availability of Construction Credit.

Returns to Housing Investment.

In reality, the volume of new housing that will be made available in a specified market at a specified period of time will depend on the returns expected to that specific housing in relation to other types of investments such as business, industrial, agricultural and any other investment that might exist at the time of decision making. Thus, since every investor is rational, the greatest determinant of residential investment is the expected return from that investment. This explains that even though there might exist great demand for housing in a specified time period, investors might not respond positively, typically favouring

investment in other sectors in the economy. The level of residential investment can be thus represented by

$$R = \frac{P - C}{C}$$

where R = the level of new residential investment.

P = represents the current housing prices.

C = represents the various costs associated with constructing new structures. Included are the costs of borrowing, taxes on property and other operational expenses besides the actual construction costs.

Returns to residential investments are in turn influenced by two major factors - that is, the rate of vacancies in the market and the conditions of the current inventory.

Vacancy Rates

Vacant houses normally exist in the market.

Vacancies may arise out of movement among sub-markets and intra-city movements. This is what could be considered as the normal level of vacancies and may be equated to the rate of movements among the current stock. Other vacancies may arise out of some units in the current stock being temporarily withdrawn from the market for renovations, alterations and modification. Vacancies may also be a result of too

high sale prices or rents in which case the price may have to be reduced or rents lowered. In both cases the vacancies may exceed the "normal" level with the indications that returns to new additional housing may be considerably low. Investors will not undertake to invest in new housing in the event of high vacancies in the existing inventory.

On the other hand, if vacancies in the existing inventory are low, or the rate of household movement among the normal vacant units is high, investors in anticipation of increased future returns may start new construction.

Vacancies which are not a function of rents and prices of the existing stock may be attributed to imperfections in the housing market. Prospective tenants or house buyers may not have knowledge of existing vacancies in some sub-markets. This may lead to unnecessarily high vacancy levels in one place and extreme shortages in another. Owners of housing units may on the other hand have no knowledge of the existence of demand for the vacant units. Flow of information in the various sub-markets is a major determinant of the level of vacancies and in turn the level of new construction.

Conditions of the Current Inventory

Substitutability of old housing stock for new stock is a major force influencing the level of new housing starts. At any time period, the selling price of new housing is higher

than the price of existing stock of the same type.

Unless the quality differences between the new stock and the old stock are so distinct and so substantial, most buyers or consumers will opt for the old stock rather than the new housing. Since the additional new units are so limited at any given time period, they may not make a substantial influence on the housing prices.

• The quality attribute in the housing market is very important. If the qualitative aspect of both the new and the old housing stock is highly comparable then both units may go at relatively same prices. The old stock is, hence, a major determinant of prices of the new stock. If all the new units can only be developed at higher prices than the existing stock, then investors will typically hesitate to produce new units.

The volume of new housing will be greatly determined by the qualitative standards of the existing stock. The consumer will be interested to know how the quality and prices of the new and the existing units compare.

Production Costs of New Units

Profit motive continues to be the main criterion for new investment. The developer's profits will be equated to the final sale price of the unit/s produced and the costs incurred by the developer in bringing the housing unit/s into realization. The developer makes a decision with a view of

maximizing monetary returns from his investment. Since the entrepreneur is producing in some form of monopolistic competition market, he may have very little say regarding the price at which the property will be offered for sale on the market. His decision will be made in the light of existing housing prices and the rate at which building costs are rising.

If the rate of construction costs is rising faster than the growth of property prices, this will be a disincentive to the entrepreneur. The rate of return on new construction will be lower than the returns to investment in the old stock. Higher property prices and low construction costs will encourage construction of new housing.

Availability and Terms of Credit

When mortgage credit can be obtained easily and at low interest rates, developers will be encouraged to invest in housing production. But the actual construction will depend on the availability of short term credit finance which is needed to bring the structures into actual realization. When construction finance is scarce or at high interest rates, actual constructions will be reduced.

The Aggregate Supply Function

The level of new housing starts at any specified period of time will be a function of the net impact of each of the determinant variables either individually or in combination on the market during that time period. The aggregate supply function can be theoretically represented as

$$h_t = f(r, v_t, e_t, p_t, c_i, c_c, m)$$

h_t = housing starts in period t.

r = returns to housing investment.

v_t = changes in the level of vacancies within a specified period. It could be negative or positive.

e_t = the number of competitive units within existing stock.

p_t = the price of competitive stock at the time of construction.

c_i = the supply and cost of short term construction credit.

c_c = construction cost in the last quarters prior to commencement of construction

m = an index of market imperfections.⁶

The next section of this chapter will consider trends in public housing in other countries and the way housing has responded to the above established model. It will be followed by the Kenyan case of public housing.

Trends in Public Housing in Some Developed
Capitalistic and Socialistic Countries.

The idea of looking at trends in public housing in other countries is undertaken here to help establish the way and to what extent public housing development has been modelled to assume the trend of housing demand in the various countries. The choice of two capitalistic countries and a socialistic country is to help in the analysis of the Kenyan case so as to establish which of the two modes of housing production the Kenyan housing production is modelled.

Public Housing in Britain

Prior to any government intervention in the British housing market, the housing market was predominantly private owned—writes Abrams (1964).⁷ Housing production was minimal owing to the private developer's profit motive as the prime determinant of new investment. Restrictive laws introduced to regulate building operations and preserve the environment further limited the volume of dwelling units that could be produced. Housing development failed to keep pace with the increasing demand for urban housing services, thereby

necessitating government intervention.

Abrams further claims that government intervention first took the form of subsidization of housing for home consumption. Subsidization came as early as the immediate post war (World War I) period. Further government intervention in the housing market was channelled through direct assistance to private entrepreneurs. It was hoped that helping the private sector would "accrue to the general good"⁸ of the community. The private entrepreneur would be controlled through various measures and would be taxed so as to harmonize the housing market. The private entrepreneur would, however, by no means be displaced in the name of government assistance.

Direct government subsidy to the private investor was to avoid direct development, ownership and administration of housing which, it was feared, would ultimately tend towards "socialism" - a situation which would ultimately arouse opposition-claims Abrams. Subsidy to the private developers ultimately proved a great disappointment. Direct public intervention in the country's urban housing market became inevitable. By 1956, direct government intervention through construction and management of housing transformed the housing market. Three million dwelling units for rental by local authorities had been produced.

Private enterprise was not totally abandoned. Building and loan societies were to provide new sources of mortgage finance for private home buyers. Private enterprise was left to develop housing for those who could pay for its cost. Public enterprise on the other hand would be entrusted with the responsibility of developing for the rest. Public enterprise undertook to develop housing almost exclusively for rental. Non-profit enterprise would cater for special groups and would be eligible for special government assistance.

The British public housing market has operated almost virtually as a rental housing market, save in this recent era when home ownership is being extensively encouraged in public housing. The main characteristics of the popular local authority housing is that social classes and also generations tend to divide up. Developers tend to build for different income groups in different places. Public housing is also predominantly designed for families - writes Bendixson (1964). According to Bendixson, over "eighty per cent of the annual output of council houses have comprised two or three bedrooms.⁹ But public policy has not failed to recognize the needs of one-person and two-person households.

According to Bendixson, in London, for instance, where there is quite a substantial number of one-and two-person households, there has also been quite a substantial development of blocks of small flats and small homes in Essex

mainly undertaken by the Ministry of Housing research and development group in Leicester.¹⁰ These are mainly for occupation by single persons and retired couples.

Newcastle and most other towns in England which have experienced a dramatic increase in single-person households, and a decline in private sector housing provision, have incorporated a special programme for single people - writes Butler (1983). Single people high-rise and high density accommodation which has been purposely designed to be unsuitable for families with children has been developed. In Newcastle, for instance, nearly 10,000 units, some 20 per cent of the housing stock, are available for single persons.¹¹ The Newcastle town council also extends grants and other financial assistance to five organizations which provide a total of over 100 units of supported accommodation.¹² This is besides other assistance given to various voluntary organizations providing single-person accommodation.

Butler claims he made available to the council some proposals which would enable the council to move towards providing a wide range of property well suited for single people. The council has also been advised to review and improve its allocation procedure and assessment of priorities within the council's point scheme so as to enable single-persons to be more eligible for council houses. These proposals, according to Butler are to be endorsed as part of the council's "current" review of its letting policies.¹³

We see, therefore, single persons are recognized along with other social groups and are well represented in the local authority housing market in Britain, even though there may be still quite a lot to be done. Presently in Britain, according to Bendixson, there is a marked demand for low income housing, hence, "efforts are being made, to steer the existing stock of public authority homes in the direction of lower-income families".¹⁴ And because of the marked need for one-and two-person housing programmes are being specially designed to cater for this group. We see in the case of Britain then, that public housing to some extent assumes the trend of demand.

Public Housing in the United States

Public housing is not very popular in the United States. Public housing programs in the United States were not formulated until the great depression of the 1930's.^{15, 16} Heilbrun (1974)¹⁷ claims that public housing was initiated as an emergency measure to create employment in the form of new construction. But Abrams claims that the first experimental programs launched at the deepening of the depression were to supplement the private housing operations. Heilbrun further claims that the United States has in essence no "national" public housing policy, it has local public housing programs that are federally subsidized and regulated.

The first housing goals were officially announced in 1937. Mortgage loans for private home development were guaranteed by the Federal Housing Administration. Private lending institutions were uplifted through government assistance so as to improve their financing operations. Home building and ownership were thus, like in Britain, encouraged through private entrepreneurship - observes Abrams.

Fuerst argues that, despite continued efforts by the Federal Housing Administration to provide more public housing, the programme has always been successfully stunted.¹⁸ Public housing critics, according to him, feel that public housing projects are not assets and they more often than not breed unnecessary social problems. Public housing has, therefore, been under bitter attack from real estate investors, individual regions, citizen groups, and even from local legislative councils who have made quite successful efforts to bring to nought the efforts of the federal housing programme. Herbert, a one time president of the National Association of Real Estate Boards resisted public housing dismissing it, inter alia, as "the 'Socialistic incursion' of public housing....."¹⁹ He even led the anti-public housing group in the Congress and within localities.²⁰ Even social workers argue that public housing should be provided only for the very poorest segment of the community, not even for self-supporting families.²¹

The few public housing projects undertaken in the United States have been geared mainly towards meeting the needs of the very low-income households. Even the fairly low-and middle-income families reject public housing on the basis of its alleged poor architectural design and site placement. It is claimed that it also encourages racial discrimination. Most of the public housing developed is located in the black areas.²² This is because most of the low-income families are black.

Public housing projects, according to Fuerst, have been successful in small cities like Rhodes Island, San Francisco, and Forest Hills in Long Island, to mention a few. In New York city the success of public housing could be attributed to the population tolerance of racial and national minorities more readily than most other cities.

Public housing in the United States lacks the necessary political backing. "Public Housing" in the United States, according to Heilbrun, refers only to those units that are owned and operated by a public housing authority, but if public housing was taken to include also houses developed by private entrepreneurship through government subsidy, then it would account for only 3 per cent of the total housing stock in the United States (Fuerst) in 1974. If the government subsidized private houses are excluded then public housing accounted for only 1.3 per cent in 1970 (Heilbrun).

Golar a one time chairman of the New York Housing Authority, summed up the situation (1970):

"Increasingly we see the spectre of having (these things) so many of us have given our lives to, broken.... The housing goals first announced in 1937, and re-affirmed in 1949 and 1968, of a decent home and suitable living arrangement for every American family - 26 million houses in a decade.... The engine was turned off in November 1968, and we are waiting to blow the train of public housing right off the track.... We have a national administration that is paralysing new construction of public housing in the face of a grave housing crisis."²³

The United States, thus, recognizes private entrepreneurship as the principal sponsor of housing and gives it first priority. Private investment and property ownership are considered the best solution to America's housing question. In the face of all the resistance to public housing in America it would be difficult for one to establish the extent to which public housing programme in the United States responds to housing demand.

Soviet Public Housing

Soviet housing programme is centrally coordinated- observes DiMaio.²⁴ DiMaio asserts that the state discourages private development and ownership of housing particularly urban housing. There are various restrictions on individual home construction especially in the large cities. Even individual builders who would wish to develop and control

their own housing are discouraged by the increasing difficulty in obtaining construction materials.²⁵

The state is almost entirely in control of the construction industry. The State undertakes direct construction and administration of housing and has complete control of the housing development fund.

The Soviet housing programme does, however, recognize all groups. Even though the allocation procedures give priority to families, one- and two-person households are also recognized. The 1961 Soviet Union Communist Party Programme as part of its commitment to housing promised that:

In the first decade, the national shortage of housing will be eliminated. Families that still live in crowded and inadequate dwellings will receive new apartments. At the end of the second decade, every family, including the newly weds, will have a comfortable flat conforming to the requirements of hygiene and cultural living.²⁶

The Soviet approach to the housing problem is that of total commitment on the part of the State as opposed to mere intervention, as in the case of capitalist systems.

Capitalism and Housing Provision in Kenya

The urban housing market in Kenya is a clear reflection of the country's political economy. The Kenyan economy, though theoretically founded on the model of "African Socialism," trends in production in most sectors of the

economy have depicted a capitalist mode of production. Many observers hold this view of the Kenyan economy.

The essentials of economic development in the phase of "African Socialism" were spelt out in Sessional Paper No. 10 of 1965²⁷ which set out to deviate from the fundamental theory of laissez faire or "exchange of equivalents"²⁸ and which set out to "explicitly reject marxism."²⁹ The paper laid down the machinery by which Kenya would achieve economic development - that is, promoting social justice without "interfering with the hidden hand of free enterprise."³⁰ Controls of various aspects of the economy which were termed sensitive were also established in the Sessional Paper. It was hoped that these controls would guarantee social justice at the same time facilitate free enterprise - observes Mohiddin.

Leys (1975) observes that the commitment on the part of the government was not to enforce the controls stipulated in Sessional Paper No.10 but to merely "consider" these particular controls. According to Leys, none of the controls were actually adopted.³¹

The major reason behind the government's failure to impose these controls lies in the lack of a strong and effective control mechanism. The resultant situation is, as Mohiddin observes, a "Capitalist Model of production for Kenya's economic development."³² He observes of the paper:

The paper represents a definite preference for a model of development. It is capitalist.....

.....
Yet it is apparent today even to a casual observer that Kenya is not a Socialist Model of development. Nairobi and its Stock Exchange looks more like a thriving city in the mid-west United States, than a striving Socialist capital of a poor developing country in Africa. Moreover, even important Government Ministries who only four years ago were in the forefront of the Socialist Vanguard are today controlling the virtues of capitalism.....³³

Kitching made a similar observation of Kenya's economy:

One thing is certain. Kenya is an integral part of the world capitalist system, and the implications of this are that its development prospects are strongly over-determined by those of the system as a whole.....³⁴

Other observers such as Leys³⁵, Seidman³⁶ Sandbrook³⁷, to mention a few, seem to hold similar views of the Kenyan political economic model - that is, it is capitalistic encouraging private entrepreneurship and explicitly rejecting socialism. The observation we can make from such comments is that; the difference between the western "Capitalism" and the Kenyan "African Socialist" system are more of a myth than a reality.

Housing production in Kenya as we shall now see, is modelled along capitalistic lines. Under a normal capitalist state, government intervention would be most minimal, but for a developing country like Kenya, the government has to take

the initiative. This is because housing development through equity participation is minimal. A very small percentage of the people have sufficient capital to invest in housing. In spite of all this, the government's role in housing in Kenya still remains that of mere intervention as opposed to total commitment as would be the case in a socialist economy. The words of the Vice-President of Kenya sum up Kenya's commitment to housing production. While officially opening the head office of Housing Finance Company of Kenya, the Vice-President underscored the role of housing in man's life but he didn't hesitate to mention that:

.....efforts and resources directed by the government in this direction (housing), however, will only continue to be meaningful if people continue to see them as supplementary to their own efforts.....³⁸

With a capitalistic set up, housing in Kenya continues to be seen as an income deriving commodity, something to generate profits as opposed to the service or social welfare it ought to be. Even government intervention through regulatory machinery such as rent control legislation and through special housing schemes for the less fortunate members of the society has been virtually ineffective in Kenya. Infact the machinery adopted to deal with the housing problem (termed 'serious' by the UN experts in their report of 1965) failed because of overriding interests such as profits earnings.

Sessional Paper No. 5 of 1966/67 explicitly states:

.....even when a shortage of housing exists, no enlightened administration can tolerate the exploitation of citizens through unjustified evictions and extortionate charges. The policy is to keep rent levels in Kenya under review and impose some measure of control to prevent these abuses whilst ensuring that capital invested in housing yields profitable returns.³⁹

Since Kenya lacks the machinery to enforce the rent control measures, we see as Stren observes that, the very evils which the policy aimed at preventing on this strength are actually what we see happening in urban housing in Kenya presently. Stren observes:

The rent control machinery, for example is not effective in helping the poor. In some low-income areas there have been physical threats against rent control officials. And, indeed, legal safeguards under the Rent Control Act are not easily within the reach of most Africans because of complicated procedures and charges.⁴⁰ As for approved housing constructed by the private sector, which is much greater in value than that built by the government, the great majority are expensive houses and far beyond the reach of both the provisions of the Rent Control Act and lower income groups.⁴¹

We must note here that even though the 1980 amendment of the Act tried to bring majority of the private sector housing within the provision of the Act, the rent control mechanism still remains grossly ineffective in Kenya.

The element of 'profit returns' stipulated by Sessional Paper No. 5, the element of little government

intervention (stipulated in the development plans) and the concept of property ownership explain why we shall look at the housing situation in Kenya from a capitalist point of view. Since majority of Kenyans cannot develop their own housing by equity, the government has to take the initiative. And because of the element of ownership, government intervention through home ownership schemes would facilitate individual property ownership in urban Kenya.

The Politics of Home Ownership in Urban Kenya.

There is a coherent relationship between the development of capitalism in Kenya and the pattern of urban housing. As we may know, under a capitalist system individual property ownership (it is believed) is a prerequisite for both political and economic stability. A housing policy which facilitates individual property ownership is typically inevitable. This belief is particularly strong in Kenya.

Among Kenya's housing objectives and their priorities, promotion of home ownership has been ranked third in the objective priority hierarchy after two other objectives namely, "consistency with general economic policy," and "stability of housing production"⁴² which took first and second places in the hierarchy respectively.

Home ownership has been recognized as a dominant type

of tenure, other tenures being subordinate to it. Home ownership (as we shall see in the next paragraphs), it is argued, is a more superior type of tenure and of all forms of ownership it gives the most satisfaction to the individual and most benefit to the state. The Annual Report of Social Services and Housing Department, in 1964 claimed, in part:

It has become apparent and clear that in order to create a stable urban community particularly in the case of urban dwellers, housing ownership is essential as it gives a man a stake in the city and creates a sense of belonging.⁴³

A similar sentiment was expressed by Lane (1982) Managing Director of Buruburu development when he said:

We want to promote the idea of private property democracy..... We want to encourage the development of a class that is owning some property...., this class would defend the government hence support the status quo should the existence of the state be threatened.⁴⁴

The priority accorded to the creation of homes in Urban Kenya came as early as the immediate post independence years. Then, it was felt that the existence and full participation of the urban African dwellers in urban life was threatened by the housing situation in the urban areas. In the 1966-1970 development plan which was formulated immediately after the Bloomberg-Abrams UN report⁴⁵ on the housing situation in Kenya, home ownership was accorded its place in the context of the overall housing development:

Home ownership housing projects will be given prominence in the government's housing programme, in order to raise the proportion of the owner-occupied houses, especially in towns and suburban areas. Moreover, since the housing programme will depend largely on internal sources of finance, home ownership schemes are an important means of raising additional finance for housing through personal savings. Extension of tenant-purchase and site-and-service schemes like the projects at Langata and at Kariobangi (both in Nairobi), will lead to more home ownership and contribute to the channelling of more personal savings into housing.⁴⁶

Achievement of the government's housing objectives was to be manifested in the expansion of home ownership schemes. These schemes, as the plan had it, were to provide savings to the individual and enhance the entire government's housing finance position. Home ownership was, hence, the most satisfying tenure both to the individual and to the State. Subsequent to the release of the plan (1966-1970), there followed a widespread campaign to promote home ownership. The Central Government's stand on the creation of homes for urban dwellers was highlighted in 1969, by Hon. Paul Ngei the then Minister for Housing. While launching a handbook "Homes for Kenya" produced for NHC Ngei remarked:

I am pleased to see that this informative book focuses attention on the drive by the Kenyan Government to produce more quality homes and encourage home ownership. I wish "Homes for Kenya" all success and hope that the information contained in the following pages will spur yet more people to take the first step towards buying their own home.⁴⁷

The emphasis on a switch from a housing programme

dominated by rental schemes to a programme whose emphasis was on home ownership schemes may have been a direct reaction to the colonial approach to African housing in the urban areas. It may also have been adopted at immediate post independence period as a short term measure both of which may have been further influenced by the replacement of expatriate personnel by local personnel. But the trend of urban housing development has gone to more than prove that home ownership housing schemes were adopted and have been endorsed as a major implementation policy. Public resource allocation to the housing programme, with a view of the sentiments expressed in the Development Plan of 1966-1970 to date, have gone no further than favour home ownership housing tenure. It is by the same token that the 1979-83 Development Plan expressed similar sentiments.

The government through the National Housing Corporation, will..... continue to provide tenant-purchase housing subject to the available funds.⁴⁸the corporation will undertake to stimulate greater participation by the private sector by developing mortgage housing estates..... in this way the corporation will act as an estate developer for mortgage housing schemes designed for the middle income groups...⁴⁹

Further, one of the policy objectives of the government projected towards an:

Evaluation of the legislation governing the local authorities and the National Housing Corporation to guarantee part of the loans to

citizens for house purchase in order to obtain loans with small deposits.⁵⁰

It must be noted that while special reference was frequently given to home ownership housing schemes, nowhere in the Development Plans has any particular reference been made to the development of rental housing. It occurs, then, that if rental housing has to be considered it would only be considered subject to the promotion of housing for owner-occupation.

Though home ownership is a long-term trend (having been first adopted during the later period of colonial rule), it is currently being accelerated through positive measures such as automatic tax relief, tax rebate (re-embursement), through disincentives on the provision of rental housing, through increased investment in tenant-purchase, mortgage and site-and-services schemes, and upgrades; and more recently, through the encouragement of financial institutions to provide credit for home buyers. Fairly recently also, (1984) the government made a reduction on interest rates on mortgage finance which was done with a specific view to housing.⁵¹ Further measures to accelerate the rate of home ownership were demonstrated in the recent abortive campaign to sell Nairobi City Council rental housing to sitting tenants.

With a view to Nairobi council housing, the position of the council on tenant-purchase housing was fully

demonstrated when in 1979 the council ceased entirely to construct any rental housing. Shortly afterwards there was a dramatic campaign by the council to sell its rental houses to the sitting tenants.

The disincentives in rental housing are a further political measure to encourage home ownership. In the current Development Plan (1984-88), the total housing output planned is 74,810 public housing units. Out of this figure, 28,032 are serviced plots, 10,000 are upgrades of existing units, 7,264 are mortgage and tenant-purchase and only 17,871 are rental units. Out of the planned output, 7,000 of the serviced plots, 200 of the upgrades, 1500 of the mortgage and tenant-purchase and only 400 of the rental units are planned for Nairobi during the five year plan period.⁵² This is a clear explanation of the governments commitment to creating homes in urban Kenya, particularly in Nairobi. Infact, because NHC and HFCK do not undertake the development of rental housing, and in the view that NCC does not plan any rental housing for Nairobi in the near future, it appears, most likely, that the 400 rental units planned for Nairobi are in the form of staff houses.

Under the housing policy objectives as spelt out in the current Development Plan "promotion of development of flats for sale is to be encouraged through legislation for the registration of titles to individual flats."⁵³

The country's stand on creating homes for urban dwellers is paramount and it is supported by many governments and multinational corporations. The creation of a class of urban people with something at stake in the city is of prime importance to the state politically. It is important for the morale, political as well as economic stability of the urban community and the country as a whole. Private ownership of property also serves the interests of multinational corporations. It has a tone of political stability.

We can see therefore that, with a public housing policy which emphasizes on the development of homes for purchasers, and with the government's definition of the minimum acceptable housing, it is no accident that small housing units for rental purposes have not been developed in urban Kenya. If the government has to facilitate the concept of property ownership then rental housing is least desirable. On the other hand if the government has to achieve its long term objective of eventually housing every household in a conventional house based upon the government definition of the minimum standard housing, then the development of small units of one and two rooms would be prejudicial to such an objective.

Looking at the Kenyan urban housing market one can conclude that the public housing policy together with the programme implementation measures have hindered the development of certain housing types like small households'

rental housing. This explains why the Kenyan urban market may have not been able to respond to the ideal demand and supply model as established earlier. Even if there was demand for one room and two-roomed units it would be impossible for the supply to adjust to such demand in the light of the current housing policies.

We know for sure that population increases every year and the rate of new household formation continues at 4 per cent annually. We also know as we saw in the previous chapter, that most of the one room and two-roomed houses in urban Kenya were developed before independence and they do not have the basic services required. Such housing would need to be renewed or replaced so as to bring it to an acceptable standard. We saw also that, the government itself based on the urban household budget survey 1982/83⁵⁴ estimates that 45 per cent of the households in Nairobi comprise single-person and two-person households. All these are clear indications of increased demand. But because of the government's restriction on housing production such demand continues unattended.

With the trend of housing programme and development as portrayed by the Development Plans (from independence to date) it does not seem likely that the government is keen to make any amendments or revision on its standard policy on the creation of homes for urban dwellers.

Limitations in the Rate of Housing Production

The purpose of this section in this chapter is to establish the constraints which are related to and limit the rate of housing production in urban Kenya. These constraints have in turn prevented most private developers from responding positively to demand for various housing, small housing units suitable for small households included.

Building and Planning Regulations

The original by-laws which applied to building construction operations in Kenya were virtually carbon copy of the British building legislation.⁵⁵ The by-laws were applied to the Kenyan building industry without reference to the variations in social, economic as well as climatic conditions prevalent in the two countries. They were apparently established without much direct consideration of the cost to the country.

Although essentially deployed with a view of preserving human safety and avoiding wastage of resources, the building and planning regulations, have proved largely inappropriate for the country. The standards stipulated in the Kenya building code are too costly, too unrealistic and quite irrelevant for a developing country like Kenya - given the limited development resources. The code sets out

the minimum standards of a residential dwelling in urban areas. The minimum lot size, the limitations on the use of local materials and skills, the insistence on high construction standards only work to the detriment of the housing agencies' and developers' aspirations.

The standards related to the density of development and the zoning of large minimum lot sizes all result in excessive and unnecessary low densities. More land is required per person than otherwise. Provision of other ancillary services also becomes expensive with scattered settlements. The code further permits no cost reductions in the provision of services even though such reductions may in certain cases be desirable. By setting "minimum standards," the regulations are indirectly dictating the minimum a housing unit can cost.

The minimum standards are in most cases rigidly applied and insisted on in the absence of adequately tested criteria for standards below the legally binding "minimum standards." The high and rigid standards in the Kenya Building Code may have frustrated genuine private investors who may have reduced housing costs to a reasonable level. Given the financial constraints facing the housing authorities and the meagre public resources devoted to housing development, it becomes apparent that public housing authorities are only able to produce an insignificant fraction of the total urban housing requirement.

Planning regulations which govern the approval of plans constitute a lengthy and unnecessarily expensive procedure thereby causing unnecessary delays.⁵⁶ This escalates the overall housing cost. The National Council of Science and Technology for Development, lamented that the rate of housing production in Kenya was hindered by inter alia, "rigid specifications."⁵⁷

The existing legislation and by-laws governing building specification are too strict and occupancy standards too high and irrelevant. The by-laws are based on regulations applicable in Europe. The shortage of housing and the development of slums in Kenya are aggravated by the regulations.⁵⁸

The former Minister for Works, Housing and Physical Planning the Hon. Arthur Magugu was of the same opinion when he told the International Building Officials World Conference in Canada, in 1984 that:

The volume of dwelling that could be produced by the housing industry is fundamentally controlled by the building standards adopted, and the available resources.⁵⁹

Financial Constraints

Presently, the housing market in Kenya is unable to mobilize sufficient domestic funds to meet the housing programme. The developers have to rely heavily on borrowing if they have to meet their obligation. Housing production is,

hence, threatened by lack of long term as well as bridging finance. In view of the substantial foreign component input in the development of housing, the rates involved in housing funding become unnecessarily high.

The problem of housing finance hinges on the fact that most financial institutions in the country are privately controlled and in some cases foreign owned. These institutions are further worried by the risk of devaluation and previous experience of defaulting. Domestic savings in these institutions have reduced substantially, the situation being worsened by the sharp drop in overseas borrowing due to uncertainties in exchange rates.

In view of the various constraints facing the financial institutions, they have frequently resorted to very strict and rigid lending terms. In most cases they prefer to lend for high cost housing rather than low cost housing due to previous experience in payment defaults.

The institutions' strict lending terms greatly affect the flow of credit into the housing market. And because many housing loans have short maturing periods - between 10 and 20 years - such short periods result in high figures for periodical repayment of loans. Interest charges of 18-20 per cent are not uncommon in Kenya. This makes housing affordable by mostly the rich. The National Council of Science and Technology in its 1980 report observed that:

The current policy of housing finance institutions requires housing mortgages to be repaid within a relatively short period (usually 15 years) although the houses are designed to last much longer. Initial deposits and monthly instalments for these houses are too high making it impossible for many people to own houses. As a result rents are too high.⁶⁰

Foreign funds are thus limited and cannot be forecasted and relied upon with certainty.

As for local capital, borrowing is restricted because the capital market is limited and not very developed. And, government funds are limited because housing has to compete stiffly with other sectors of the economy such as health, education; infrastructure and all other services. Even where funds may be available, no lending institution advances 100 per cent of the construction cost of a house. Also the collateral security required for one to secure a housing loan is too high. Financial institutions do not like the idea of tying their capital for such long periods. On the other hand we find that in Kenya, majority of the public lack awareness of the existence and terms of the financial institutions.

Furthermore, because public housing authorities have to depend heavily on foreign funds, these authorities are more often than not dictated upon by the major foreign donors.

Land Availability

Land in urban Kenya is becoming an increasingly major obstacle to the achievement of the country's housing goals. Land costs are now reflected in the increasing demand and strictly limited supply. According to a Minister for Housing and Social Services (1978) land speculation by a few individuals in the urban areas was causing unnecessary shortages to the would be housing developer.

Yes, there exists an acute shortage of development land within Nairobi and its environs. This has probably become a major constraint on housing development within the city. As long as this continues the situation is not going to change appreciably. It is therefore virtually important that we take a very hard look at the whole situation regarding supply of land for housing development.⁶¹

The Minister was of the opinion that the current housing problem owes its origin and existence to lack of land for development and not to the Capital Gains Tax as had been mistakenly assumed by the authorities. Onyanka proposed a tax on all idle land so as to force the speculators to either sell or develop the land. This, in his opinion, would release so much of the needed land. The Council Report of 1980 also laid the cause of high house prices at the door of "heavy speculation in the land market" which was worsened by lack of government land.⁶²

Administrative Capacity of Housing Authorities

It has been claimed that most of the housing authorities lack the administrative capacity to execute the housing programme. The Coopers and Lybrand Report (1976) established of the Nairobi City Council that:

The organization required for housing and related operations must be complex and the development elements at least have to be highly flexible and adaptive.....the present organization is inadequate to the scale and nature of the development tasks. It is directed towards the maintenance rather than the rapid development of services. A radical re-orientation is needed, based upon a full appreciation of the work involved.⁶³

The local authorities have also been known to harbour a lot of inefficiencies arising from maladministration, corruption, lack of proper planning and absence of adequate skills, technologies and professional manpower. Quite often, funds allocated for housing development have been returned to the treasury unused at the end of the financial year because projects could not be implemented even though plans may have been made and land for such projects set aside.

As regards NHC, Fenno Ogutu⁶⁴ established in 1978 that, the corporation was handicapped by the lack of adequate professionally trained and experienced staff the result of which the few qualified staff were being overworked. This shortage also caused unnecessary delays in construction operations. In his report he also established that the

inspectorate staff was ridden with negligence and did not ensure that houses were built to specifications. They were also dishonest and occasionally, under pressure from the political and economic well to do, the inspectors and allocation officials would corruptly allocate houses to these people.

Summary

From our analysis in this chapter we find that because of the various constraints related to the provision of housing, operations remain very low in urban Kenya. Due to such constraints development of housing through equity participation becomes very limited because apparently, housing has become a very costly investment. In the view that most urban dwellers cannot easily raise sufficient funds to finance the construction of their own houses (out of their individual incomes and savings), it becomes apparent that most people would rely on the government to provide housing. The Kenya government is, hence, a very important determinant of the housing situation in the urban areas by virtue of the role it plays in the initiation of most housing development. It is in this light that we shall consider the effects of the government policy programme and implementation on small households.

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CHAPTER THREE

HOUSING POLICY: ITS IMPLEMENTATION AND IMPACT ON THE HOUSING
OF SMALL HOUSEHOLDS IN KENYA

The Development of Kenya's Housing Problem and Housing Policy

Public awareness of the urban housing problem is not a new phenomenon in Kenya. In 1948, for instance, the Municipal Affairs Officer (Nairobi) lamented of Nairobi's housing situation:

It is disheartening to see legitimately employed Africans sleeping under the verandahs in River road, in dangerous shacks in the swamp, in buses parked by the roads and fourteen to the room in Pumwani, two to a bed and the rest on the floor.¹

Whereas public awareness of the conditions of public housing came as early as 1948 or even before, no major effort was made on the strength of improving African housing either in Nairobi or in other urban areas. Even at the time of independence, in 1964, most of the Africans in the urban areas were still living in the same, if not worse, conditions as those expressed by the officer above. Speaking of the housing situation in Mombasa (the second largest city in Kenya) the Town Clerk, in 1965, was deeply moved by the housing situation:

Housing..... is the first priority in my mind. I feel it more because the people who are sleeping under trees and in the rain are Africans. The non-Africans do not suffer the pinch of the housing problem and it is not their kindred who are sleeping in the rain.... Our interest and concern should be that everyone has the security of a house to live in.²

The housing conditions in urban Kenya necessitated special attention at the time of political independence, in 1964. The government had to formulate an appropriate housing policy to save the situation.

The present government's (Kenya) housing policy and objectives are outlined in Sessional Paper No. 5 of 1966/67 which is also the officially documented "Housing Policy for Kenya." It forms the major development guide to housing provision in Kenya. Prior to the issue of this Sessional Paper, Kenya's approach to housing (after independence) took the form of a consolidation of the policy pattern begun during the later period of the colonial government³ (late 50's and early 60's).

The Colonial Approach to Urban Housing

The immediate pre-independence period saw the initiation of a relatively comprehensive housing policy, the introduction of tenant-purchase housing schemes being a major feature. The introduction of family-type housing in general and tenant-purchase in particular for the urban African

population - hence the de-emphasis on small household housing-came in the wake of widespread unrest among the African urban workers. The Africans, by virtue of their colour, were compelled to live in poor, insanitary housing which was detrimental to their physical as well as social well being. Such insanitary housing was identical to the type suitable for small households. During this period it had become apparent to the colonial government that an effective and comprehensive appraisal of the African urban housing in Kenya was necessary.

African owned housing had become important to the authorities virtually on economic grounds. It was felt at the later colonial period that the "development of a strong industrial base in the colony to complement other parts of the economy such as agriculture, administration and security measures"⁴ was particularly important. On this strength, it was felt that the expansion and improvement of social infrastructure would help in the achievement of such a desire:

The growth of factories in the towns implies an increase in the number of Africans living under family conditions in these towns and for this the provision of more family housing is an urgent necessity.... A stable African working population in town is essential. Only in that way can productivity, skill, and thus wages be increased.⁵

The conditions that necessitated government concern for urban housing were typical of the African housing

disatisfactions which were aroused by the colonial government's approach to African housing in urban Kenya. Prior to the shift of thought to the relationship between housing and industrial production, the colonial government's approach to housing in urban areas had been very naive. Only those Africans who came to the towns for the legitimate purpose of trade or employment were entitled to accommodation in the towns. The views of the Chief Native Commissioner before the Feetham Commission, had in 1927 explicitly reflected this attitude:

I consider that it is important, in the interest of natives generally as well as of other communities, that the ingress of natives to towns and their residence therein should be strictly controlled. Land for the occupation of native tribes has been definitely set aside by government, and natives should not be encouraged to come into towns except for the legitimate purposes of employment or trade.⁶

Besides only 'legitimate' African workers being entitled to housing, the African's presence in the urban areas was viewed as that of a temporary labourer. By virtue of this attitude the urban African population was exempted from fully participating in the true urban life. The housing developed for this 'temporary visitor' was based upon the contention that being a mere visitor he did not need permanent glorious facilities, he only required enough to satisfy him temporarily and discourage him from the temptation of living longer than desired of him. Provision

of African housing was thereby, essentially governed by the element of 'control' - essentially of urban migration.

The colonial government hoped to achieve this administrative control through:

1. Segregation of African living quarters from the European residential neighbourhood, hence, services different;
2. Maintenance of merely a reasonable standard of sanitary facilities and public health among the African population in order that the spread of infectious diseases might be prevented. Minimum funds were thus set aside for African welfare.⁷
3. Maintenance of the African population in the urban areas at a level acceptable to the colonial authorities.

African housing was mainly threatened by the colonial government's policy to both keep the African wages low and to spend as little as possible on African amenities, housing of which was most threatened. Because of such administrative measures, the Africans were automatically excluded from enjoying decent housing in the urban areas.

The problem of control of the African population in the urban areas was essentially based on the desire to keep African undesirables or the permanently unemployed out of the

towns where their existence was considered a threat to the established order. In what were termed as Northey's preliminaries to urban control, it was suggested that effective control of natives in the urban areas could only be achieved through the introduction of a pass law which would be complemented by the provision of a native location of residence.

Acting on Northey's suggestions, the Municipality Corporation Law of 1919 was modified in 1922 to allow the municipality to set aside an area for habitation by the Africans. Consequently, in 1928, Punwani became the first such village to be developed for habitation by the Africans.⁸

The colonial government's naivety to the urban African housing problem failed to recognize the problems that were likely to ensue in the process of instituting the control measures. The realities of the African housing problem became manifest when strikes begun to occur particularly in Mombasa. Although the 1934 and 1937 strikes at the Port and at Shell respectively were minor, the 1939 industrial unrest among the Public Works Department called for urgent attention by the colonial government. In connection with these unrests, a commission with wide terms of reference was set up to probe into the labour conditions in Mombasa.

The Willan Report⁹ established that the housing

standards in the African housing were bad. The city's major employers, particularly the dairy owners were greatly to blame:

The housing accommodation supplied to their employees by the dairy owners must be seen to be believed. It is not housing accommodation in any sense of the term, because the employees sleep on mats or pieces of corrugated iron, either above or amongst cattle, and they have very little protection from the weather.¹⁰

The administration, it is lamentable to note, still maintained that the major problem was the failure of the African headmen to "keep in close touch with their areas."¹¹ The colonial naivety to the African social problem was further reflected in this situation where it was believed that the social problems which culminated in the 1939 strike could only be solved "within an overall context of control and close contact."¹²

In the development of events, the report recommended, inter alia, that employers be reminded of their legal obligation to provide housing to their employees or housing allowance in lieu. Greater control, it was believed, would be achieved through "repatriation of undesirable Africans."¹³

The inter-war urban housing policy in Kenya was characterized by the element of control and lack of a comprehensive and meaningful housing policy. The resultant situation was the employers' complete disregard for the obligation of section 31 of the Employment of Servants'

Ordinance. Under this section it was a requirement for every employer to, at all times provide proper housing for the employee. Even where the employer resolved to abide by this legal requirement to provide housing it was to the complete abuse of this section of the ordinance.

Firstly, the ordinance did not lay down the machinery by which housing for the employees was to be executed - that is, the process by which the actual housing would come into realization. Further, the economic capacity of the employer in relation to his ability to provide housing was not taken into account. Thus, the position of small employers who may have not been able to provide housing for their employees was completely over-looked.⁴ The enactment of section 31 also made no commitment to either finances or subsidy or even to the land on which such housing would be developed. It implies, therefore, that every individual employer was to solely undertake the responsibility of providing the necessary resources that would go in to provide the housing. Acquisition of land and funds for construction were his sole responsibility. It also implies that those people who were self-employed were also solely responsible for their own housing in the towns.

Secondly, though section 31 required employers to provide adequate or 'proper' housing as was the case, to their employees at all times, no particular reference or

definition was made as to what constituted proper housing as at that time. In the view that the colonial government had no machinery by which to enforce the provision of the ordinance, housing became a subject of widespread abuse by the employers.

The employers who opted to provide housing generally provided it in the form of dormitories and labour lines in the case of farm employers. The latter comprised round, grass thatched huts, clustered together with no water, light or sanitary facilities at all. The dormitories merely provided a "bed space" for each individual legitimate tenant. This kind of provision naturally met the requirements of section 31 of the ordinance as no standards were stipulated in the ordinance. The weaknesses of the colonial housing policy were to manifest themselves in the series of strikes that occurred both in Mombasa and in Nairobi amongst discontented workers demanding better housing. Family life was made virtually impossible for the African urban dwellers.

If the series of strikes in the 1930's in relation to the kind of housing provided by the colonial employers were not enough, then the real problem was to manifest itself during the 50's. An extensive analysis of the scale of African housing problem was contained in the Vasey Report¹⁴ and the Carpenter Committee of African Wages Report.¹⁵ Both Vasey and the Carpenter Committee called for African-owned

housing rather than rental schemes. The Carpenter Committee established that a lasting solution to the African housing problem was tied up with the overall issue of the urban African wages, which were by then still too low to enable the Africans enjoy any decent housing in the towns.

For guideline purposes to "a co-ordinated and centrally directed housing programme related to a definite objective"¹⁶ of housing the majority of the working population on a family basis, the Carpenter Committee suggested that:

- (a) As far as possible, housing schemes should embody the concept of the "neighbourhood unit," with provision for schools, health centres, shops, recreational facilities and other amenities, and security services; and
- (b) Adequate provision should be made for tenant purchase and builder-owner schemes.¹⁷

The development of African-owned housing as Vasey saw it, "would open the door to a stable urban population"¹⁸ and enhance their ability to compete economically with other races. Very little was done to implement either the Vasey or the Carpenter Committee's recommendations except for a minor pilot tenant-purchase housing for 2,200 units in Thika. But the Vasey report was taken by the colonial government as

the blue print for colonial housing policy until independence. Housing progress in the other major towns continued on the line of development of public rental housing.

The Post-Independence Policy

At the onset of independence the colonial type-housing policy had been accorded a very high level of criticism. It was proving more and more unpopular due to obvious reasons.

- (1) The changing economic and social conditions of the urban African worker with changing tastes and style of living called for more qualitative standards than the "bed spaces" the colonial government had previously dwelt on;
- (2) the trend of urbanization was changing. The African in the town was no longer a temporary visitor whose true home was in the 'reserve'. The African was now a full urban dweller desiring modern and decent environmental services and amenities so as to lead a decent life in the town;
- (3) with a new government it meant a change in the political atmosphere in the country. The new government rhetorically had more to promise the citizens (in order to guard the infant independence) than the colonial "bed spaces".

Housing in the immediate post-independence period became a subject of much public debate both amongst the politicians (in Parliament) and amongst members of the public at

various levels. An M.P. Hon. Martin Shikuku on one occasion, while contributing to a parliamentary debate, in 1967, noted that there existed an acute shortage of housing particularly in view of the lower-paid workers. This problem, he claimed, was:

dated from the colonial period "when all they did was to try and give as little as they could just to keep people calm."
But an independent African government must aim at higher standards.¹⁹

It was the pressure brought to bear on the government to provide more and better housing services that led to the government's invitation of the UN experts in 1965. The experts were entrusted the task of studying the housing situation in Kenya with a view of giving recommendations accordingly. Guided by the recommendations of the UN experts' report²⁰ on the housing conditions in Kenya and the strategies by which the problem could be alleviated, the Kenya government came out with its first housing goals, objectives and strategies by which the goals and objectives would be achieved in Kenya's first post-independence five year Development Plan (1966-70).

The housing strategies as laid down in the 1966-70 five year Development Plan, were set out on a wide spectrum of housing development and touched on virtually every aspect of a comprehensive and well co-ordinated housing programme. Having laid down the procedures by which Kenya expected to

go about her housing problem, the plan explicitly outlined its area of emphasis:

Home ownership housing projects will be given prominence in the government's housing programme in order to raise the proportion of the owner-occupied houses especially in towns and sub-urban areas..... home-ownership schemes are an important means of raising additional finances for housing through personal savings..... Extension of tenant-purchase and site-and-service schemes....., will lead to more home ownership and contribute to the channelling of more personal savings into housing. 21

Shortly after the issue of the first development plan there came a Central Government directive that the minimum acceptable size of a dwelling house in an urban area must comprise two habitable rooms, a separate bathroom, a kitchen and a toilet. This requirement was contained in a circular issued by the National Housing Corporation in 1966 and later, in the 1974-78 Development Plan. 22

The Kenya government was going to achieve its housing goals and objectives through the expansion of home-ownership and by the imposition of the legally established minimum space and services requirements. One may observe that both these objectives were partly a direct reaction to the colonial policy of "bed spaces" which until then were considered to be a great insult to the Africans. During the immediate post-independence period such a public policy seemed to be a step in the right direction but time has proved it to be inappropriate and it continues to raise controversial

questions from observers.

Firstly, even though the public housing agencies - that is, NHC and the local authorities; and HFCK (which is semi-public and deals with upper-income housing) have endeavoured to develop the kind of housing described above to the desire of the government, majority of the houses developed so far have been too expensive and out of reach of the majority of the population. They are also essentially too large and too expensive for non-family households and young families who are either childless or with one child; all who might require less space than described in the government's established minimum space. They might require just one room or two rooms, of course, with the basic services. In fact since 1966 to date neither HFCK, NHC nor NCC have developed any of the two roomed houses. They have virtually dwelt on three habitable rooms and more for houses in Nairobi.

The kind of approach taken by these housing authorities is likely to lead to some discrepancies in the consumption of housing in urban areas, particularly in Nairobi. Little consideration is given to the consumer's preferences and his space requirements. Arbitrary figures concerning demand are arrived at in relation to low-income, middle-income and high-income housing - that is, merely, three habitable rooms for the lower-income and more space and standard of services for the upper income groups. It is,

therefore, assumed that the minimum housing defined by the government will be occupied at the rate of 5 persons per unit. It is obvious that one-person and two-person households do not attain that rate. Such housing cannot be occupied by any such households without causing underoccupation and under-utilization of services. It cannot on the other hand be occupied by more than five people without causing overcrowding and over-utilization of services.

Secondly, the government's interference in the housing market with its effective preferences and insistence on very high standards has proved inappropriate in solving the housing problem. Promotion of owner-occupation gives little consideration to the temptation of substantial sub-letting in the event of shortages. Given the current shortages in urban Kenya the situation is as the NHC handbook (1969) describes it:

The landlord problem, with more than 95 per cent of buyers not living in their homes in 1968 but renting them out, defeated the primary aim of the corporation to provide a home for the buyer to live in.²³

The NHC is not the only public housing agency lamenting about the problem of sub-letting. A spokesman for Nairobi City Council, in 1972, disclosed that 80 to 90 per cent of the houses on one of the city's estates were being sublet illegally. He further disclosed that the "effectiveness of periodical inspections were hampered by

the inability of the staff to determine the relationship of the resident women and their children to the lawfully authorized tenants or purchasers."²⁴

The government's desire to provide homes for urban Kenyans has been a big fallacy. The mortgage and tenant-purchase houses together with the fairly recent site-and-service units have been seen as particularly lucrative investment by many politicians as well as economic well-to-do. The council allocation committees have often been under pressure from influential political and economic figures which has forced such officials to more often than not, deviated from the laid down allocation procedures, claims Stren.²⁵ Houses have more often than not ended up in the hands of the well-to-do who have ended up exploiting helpless tenants. The observation of Stren best describes the situation:

Subletting of public rental housing and tenant purchase housing is very widespread in Kenya, although it is in most cases formally illegal. In its analysis of a tenant purchase scheme administered by the Thika Municipal Council, the Nairobi University's Housing Research and Development Unit found that: (a) four fifths of the houses were not occupied by the original purchasers, (b) houses had been rented out on a room-by-room basis..... and, (c) many landlords were collecting total rents which were approximately double the amount of monthly payments to the Municipal Council.²⁶ And for the Pumwani Redevelopment Scheme (Phase 1) in Nairobi, Janet Bujra found in 1971 that just over half the landlords who had been allocated

new flats no longer lived in the units. These landlords made large profits.....²⁷ The landlords who had been able to take advantage of this particular scheme were among the wealthiest in Pumwani..... In the Pumwani Relief Scheme.... more than half of the original tenant-purchasers sublet in order to take advantage of the difference between market rents and the monthly charges to the city council.²⁸

The present policy of creating homes for purchasers for urban Kenyans further gives little consideration to the fact that a substantial number of people apply for houses not necessarily to occupy them, but so as to generate income flows from their ownership. It is, therefore, no accident that sub-letting is widespread. Leys observes that what the bureaucrat needs is:

Income which can be obtained without leaving his bureau..... This is why house-ownership was so important for the higher bureaucracy in the 1960s. It suited the salaried official because it did not involve any enterprise..... and between 1966 and 1967 it is significant that the HFCK found that loans tended to be repaid at a faster rate than expected; this was because borrowers typically let the houses, paid off the loan as quickly as possible out of the difference between their repayment commitment and rent charged and then took a new loan on a second house.²⁹

If the bureaucrat can earn profit, however marginal it may be, then he would certainly be irrational to forego such a glorious chance. In a major tenant-purchase scheme in Nairobi, apart from extensive subletting of houses to sub-tenants at exorbitant prices, the homes were being rented

business premises by their respective owners:

The houses are now operating as butcheries, dispensaries, bars, hair-dressing saloons, while others have been rented by fortune tellers and palmists. Two houses are currently being used as collection centres for dry cleaning companies while another was being used as wholesale distributors shop.³⁰

In our analysis we have further discovered that in the tenant purchase schemes are now being let on a by-room basis. Renting of such premises defeats the policy objective of creating owner-occupier homes for urban Kenyans. The process of letting large housing on a by-room basis also places a great burden on the existing infrastructural services which are not designed to cope with such great numbers. This leads to more rapid deterioration of building structures. The above observation partly proves that one roomed units are in greater demand in the urban areas than is accepted by the planning authorities. The site-and-service schemes which are deemed the most practical approach to housing the low-income groups have proved unsuccessful in their endeavour to house such groups. Though these schemes allow for sub-letting, the schemes have registered an exceptionally high rate of sub-letting ownership.

Hagger discovered in 1964 that "seventy-five per cent of the tenants in the existing site and service schemes have only one room per household"³¹ and that, the

site-and-service- schemes currently in operation involve:

One landlord/allottee renting up to five rooms per plot. Since the rent for a room is often the same as the rent for a whole house, there is a potentially enormous profit margin which leads to the short term gains of substantial private capital formation....³²

The accruing of profits to individuals is not anything bad as such. In fact it is completely in line with the overall national policy of increasing the people's spendable income. But in the view that profits from most of the housing schemes in urban Kenya are realized through the unlawful exploitation of the majority and less privileged classes by the minority and already privileged, then this defeats the concept of social justice which Kenya's political systems aims to promote. Moreover, these profits are not necessarily re-invested in housing, even where they are it may not necessarily be to the benefit of the socially deserving or it may not be to a level acceptable by the planning authorities.

A Comparison of the Policy Performance in the Two Time Periods

We earlier saw to what extent the colonial housing policy dealt with the African housing question. There existed no clear-cut policy, particularly with relation to African housing. The African housing question was understood, discussed and effected on strict administrative lines,

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specifically being pre-occupied with the problem of controlling the influx of the African people into the urban areas. This approach was essentially understood to be the most effective way of achieving ultimate control of the African population in urban areas. Such control could only be realized through social and racial segregation, minimum services accorded to African housing and through the inhibiting of African undesirables from unnecessarily entering into or dwelling in the towns. The colonial government, therefore, expected to consolidate economic and political power through administrative control.

The colonial approach to housing ultimately became an instrument of exploitation which turned out to be detrimental to the very economic development it was supposed to promote. This is as we see in the words of the legislative council debates in October 1953. Housing apparently had not been previously incorporated as part of the overall development programme:

For this the provision of more family housing is an urgent necessity..... only in that way can productivity, skill and thus wages be increased.³³

The colonial approach to housing, particularly African housing had really no comprehensive nor a progressively co-ordinated policy. The approach was not future oriented and it was not related to a definite

objective in the light of social-economic development. The approach also, little attempted to review the housing situation on the basis of new information. No practical attempt was made during colonial administration to bridge or at least narrow the gap between the actual and the desired conditions by the Africans. The colonial approach to housing, hence, was of no practical value to development planning.

In the post-independence era, the government tried to address itself to the housing problem more positively. This is in so far as general housing policies, goals, and objectives are concerned. It is the government's long-term prime objective to move towards a situation where every family in Kenya will live in a decent home with basic essential facilities.³⁴ It is difficult to see how the government expects to achieve this objective if the procedures of solving the housing problem continue to surface the problem anew.

The current housing policy and its implementation are significantly responsible for the perpetuation of the housing problem. We formerly saw how sub-letting in both the tenant-purchase and site-and-service schemes is widespread in Kenya. And in the previous chapter we saw how the rent control mechanism has been ineffective and out of reach of the majority of the people. Further, it has been proved that regulations prohibiting the sale of plots in site

and service schemes and absentee ownership have proved unenforceable. How does the Kenya government expect to distribute housing to all Kenyans and achieve social justice when majority of the Kenyans particularly those in urban areas continue to fall prey to exploitative landlords - who themselves have been encouraged through the housing distributive system.

Most households are actually unable to purchase homes and since this is the prevalent policy, most will continue to fall prey to these landlords. The landlords are in turn encouraged by the fairly high subsidy present in public housing. The policy is failing with respect to eventually financing and subsidizing the landlord rather than the tenant as was originally intended. These same landlords are the people who can afford to develop the same kind of housing without state assistance.

In the view that it has been estimated that more than 75 per cent of the urban households cannot afford a self-contained unit even if it is one roomed and that 25 per cent cannot afford even a serviced plot,³⁵ one fails to see how this present policy hopes to reach such people. It is true that the idea is not to reach everybody immediately, but the policy on the other hand will not succeed by ignoring certain potential households. Even those whose housing requirements are below or who just meet the legally accepted

minimum standards are currently being ignored especially in Nairobi. Virtually no one and two roomed housing units have been developed in Nairobi since 1969.

The NCC and NHC have a tendency to allocate plots in site-and-service schemes to households who, in their opinion are able to develop. Neither NCC nor NHC have a definite policy regarding the financing of such units or plots. Experience has proved that these people have marginal incomes and have no substantial savings, if any at all. They would, therefore, need to forego some of their other basic needs if they had to commit their earnings to housing development. The resultant situation has been for the majority of the original allottees to sell off their plots to rich developers and move back to the slum areas. The only benefit accruing to any such a person is increased spendable income. But the question is whether the council or the government aims to house such households or to increase their disposable income. Here the appropriate of home ownership again becomes challengable. In fact Bloomberg and Abrams in their report on the housing situation in Kenya in 1964 referred to home ownership in the urban areas as luxury. The report, on which the present housing policy is directly based further maintained that:

Since not all families want to own homes or can afford them, various types of tenure must be part of any housing programme..... In emphasizing the predominant current need for rental housing.....

the stabilizing influence of home ownership is well accepted.... It should be a major objective of a housing programme to move as rapidly as possible toward owned housing for those segments of the population for whom ownership is in their best interest.³⁶

Conditions emanating from the campaign to provide homes for ownership by urban households go to great lengths to prove that rental housing is more in demand than the advocated owner-occupier homes. At first it was believed that the only positive solution to the urban housing problem was to discard the colonial concept of providing "bed spaces" for households in urban areas and to endeavour to provide family type owner-occupier kind of housing. But it is inevitable that some households will prefer and will better afford rental housing than owner-occupier houses. It is also inevitable that some low-income households will not afford to develop houses under the site-and-service schemes (so far the cheapest form of conventional housing in urban areas) - which are also geared towards ownership. Further, it is inevitable that some potential households particularly those just joining the labour force will not be in a position both socially and financially to commit themselves to home purchase. Typically such people require rental housing. Again the question of home ownership becomes disputable.

The public housing programme has identified housing need and demand on the basis of three distinct groups - namely,

the high-income, the medium-income and the low-income groups. The definition of each income group does not conform to the national standards. According to the national standards people earning Kshs.1200 per month and below are low income earners, those earning above Kshs.1200 but not more than Kshs.3,000 per month are middle income earners. People who earn more than Kshs.3,000 per month are upper income earners. So far housing earmarked for low-income and middle-income groups does not normally conform to these demarcations. Further, households in each income group are understood to be and treated as a homogenous group with similar housing needs. This is a very crude way of assessing housing need and demand. It is assumed that the conventional 2 roomed housing with the minimum basic facilities (described earlier) will have an occupancy rate of 5 persons. One-and two-person households do not attain this rate.

One-roomed dwelling units continue to be very popular in the urban areas, Nairobi being an excellent example.³⁷ Though few such rooms were developed during colonial period and could partly substitute the room-by-room let units, such rooms are basically inadequate lacking the necessary basic facilities to enable one to lead a decent life. They are not self-contained, have no adequate sanitary facilities, and basically, no adequate ventilation. The complete non-development of housing suited for one-and two-person households results in such people competing for family

type accommodation which in turn causes underoccupation, among other things, of such accommodation, thereby, denying the respective targetted groups of their housing. This in turn, typically creates a new problem requiring new attention.

Households which are unable to effectively compete for public housing because of its prohibitive nature end up renting housing which is privately owned. In view of the fact that most people in developing countries depend on the government for provision of essential services, and further that, the majority of public housing is fairly heavily subsidized, this denies such small households their right to public subsidy. For instance, since virtually no public housing is developed for non-family households the only housing available to such people is that which is privately owned. It means that if such housing was originally publicly developed with some subsidy, the subsidy is enjoyed by the landlord rather than the tenant.

Kenya's housing policy has failed in the view that it has not been able to substantially assist the most socially deserving. Failure of public housing in reaching such people can be largely attributed to lack of commitment on the part of government to effect a fair distributive mechanism of its public housing. The policy is further unpopular because it favours one type of tenure (home-ownership) over all others and no effort is made to objectively

review this policy on the strength of earlier and eminent failures. The result has been a substantial imbalance between needs and supply both in the right type of tenure - that is, rental housing and in the amount of housing stock. The public housing market in Kenya has not been left free to respond to the mechanism of demand and supply as established in the theoretical model of supply and demand in a typical urban housing market in the last chapter.

Government interference in the housing market with type of tenure and minimum acceptable housing standards has greatly shaped the housing market today. The market's non-response to the demand and supply model is particularly evident in the case of substantial demand for one-and two-person households' housing which has been met with virtually no supply of the same. This can be largely attributed to the government's non-recognition, hence, non-development of housing suitable for such small households. Even the private developers, partly influenced by the government policy and partly by profit motive (a house with more rooms and similar services costs less but significantly enhances the value as compared to one with less rooms) have equally neglected this area of need. It is currently a government policy to stimulate the participation of the private sector in the development of mortgage housing estates.³⁸ The Bloomberg-Abrams report on which the present housing policy is based established that

there would continue to be a marked need for one-person household housing.

The concept of creating homes for urban Kenyans pays little attention to aspects like tenure specific demand and the location attribute. It is inevitable that mobility demand will arise out of households' preferences for other housing other than owner-occupier. It is also inevitable that intra-city movements will occur particularly when households increase their incomes. Households who may wish to change location in the city or tenure cannot do so without typically taking up a rental house elsewhere (unless they own more than one owner-occupier house in the same city) and letting their owner-occupier house if they already have one.

As we have seen, the Kenyan housing policy has not developed piecemeal. The colonial policy was a "management by crisis" kind of policy, the element of control being the central factor in determining new housing starts. Housing was to be developed so as to facilitate the collection of taxes, administration and the control of the influx of natives into towns. The colonial policy, hence, had no practical value to meaningful social and economic development and planning. Kenya's current policy is equally unpopular. Though it is a statement of very noble intentions, it is also partly a direct reaction to the colonial urban housing policy, hence too, of little practical value to economic development. On this strength the words of Engels

cannot go unsupported:

In reality the bourgeoisie has only one method of settling the housing question after its own fashion - that is to say, of settling it in such a way that the solution continually poses the question anew..... the most scandalous alleys and lanes disappear to the accompaniment of lavish self-glorification by the bourgeoisie on the account of this tremendous success, but they appear again at once somewhere else and often in the immediate neighbourhood³⁹

It is evident from Sessional Paper No. 5 of 1966/67 that the government is determined to find a solution to the housing question. The policy paper is a clear statement of noble intentions and it has given substantial guidance to housing development in urban Kenya since independence. It in fact provides a framework that did not exist before and the government can boast of having brought the country from the colonial "bed spaces." The intents of the policy will, however, go unnoticed unless executors institute realistic goals and good implementation procedures. There is no need of completely discarding a certain type of housing like one-and two-roomed units if there continues to be demand for them and if they will continue to exist in the guise of large houses, let on a room-by-room basis or through renting of servants' quarters of larger housing units.

The policy as is currently being implemented is encouraging exploitation of the underprivileged and less influential members of the society by a class of privileged

property owners. The least influential members of the society continue to be the least affluent. The policy is, hence, presently doing little to resolve Kenya's housing question especially in the context of comprehensive economic and social development. If the government wishes to ensure that every member of the society receives welfare benefits through housing; then it must possess the knowledge and machinery to see that this is actually achieved.

FOOTNOTES

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CHAPTER FOUR

THE NEED TO HOUSE SMALL HOUSEHOLDS IN URBAN KENYA

The major purpose of this study was to establish the need to house small households in urban Kenya in the face of the country's prevalent urban housing policy. It was our earlier argument that the complete non-provision of purposely designed and well suited accommodation for one-and two-person households is incidental on the policy which is predominantly home ownership oriented and on the imposed legally binding minimum standards of dwelling houses in urban Kenya. A further aim of this study was to determine the demand for small household housing based on a survey of the middle-income small households in Nairobi. The reasons for surveying only the middle-income small households were based on the limitations which were established in chapter one of this study.

Earlier in our analysis, we saw that approximately 28.8 per cent of Nairobi's population until 1990 will comprise people within the 20-29 age group. Furthermore, based on government estimates we saw that 14,141 people join the labour force every year in Nairobi. This forms 4 per cent of the total working force in Nairobi yearly. These estimates are based on the assumption that new jobs are taken up by people who have one year and less than one year experience.

The same estimates shows that 10.1 per cent of the people who join the labour force every year in Nairobi comprise the 19-29 age group.¹

Furthermore, government estimates through the urban Household Budget Survey 1982/83, indicate that approximately 40 per cent of the total urban households in Kenya comprise one-and two-person households. In Nairobi, based on the same survey, it is estimated that about 25.2 per cent and about 15.3 per cent of the total number of households comprise one-person and two-person households respectively. These figures bring the percentage of one-and two-person households to not less than 45 of the total number of households in Nairobi.²

In a typical Kenyan urban situation the majority of the 19-29 age group will normally comprise young unmarried people, young childless and one-child families, while others may be one parent - one child households. This group is quite substantial when compared with other groups and needs to be given quite a substantial consideration in the urban housing market. From the study of the public housing agencies' operations-(public housing agencies have been defined in chapter one)- since Kenya's official housing policy was formulated in 1966, it becomes apparent that this group of households whose housing needs in relation to other households are unique due to their little space requirements, has

virtually been excluded from the urban public housing.

It may be quite in order to assume that under a free market enterprise, the public housing programme will only be formulated to cater for households whose housing needs and aspirations are not met by the private sector. But in the case of a developing country, housing provision must basically be initiated by the government. For a non-influential group like the small households the public must provide such initiative, particularly when it is considered that the private sector has not at all ventured into developing housing for such people.

The public role in housing provision is well demonstrated by the fact that in all the housing development endeavours as have featured in the development plans since 1966 to date, the Kenya government has in all cases expressed its role as that of the initiator and co-ordinator. The private sector is somewhat given a secondary place. The activities of the private sector in relation to housing production are supposed to receive the necessary support to enable the private sector to supplement the government's efforts. In this respect the Kenya government continues to spend much more money on urban housing provision than the private sector. During the current fifth development plan, the government expects to spend up to £90.6 million on housing development. This is in contrast with the private sector which is expected to spend only £73.8 million over the same

plan period.

In order to establish the need and demand for small household housing, two major surveys were carried out. There was a study which covered the operations of the three public housing agencies entrusted with public housing provision in Nairobi. The three agencies are National Housing Corporation (NHC), Nairobi City Council (NCC) and Housing Finance Company of Kenya (HFCK). As clarified earlier, all institutional public housing was excluded from this study. The only housing considered was that which is public oriented and which can freely and equally be competed for by all members of the public without any particular discrimination.

The other survey included an investigation of prospective small households in the middle-income group in Nairobi.

The data obtained from both surveys is presented in this chapter in two major sections. The first part comprises the operations of the three public housing agencies while the second part comprises information obtained from a field study of small households. The information pertaining to the operations of the public housing agencies is presented in this chapter to determine the extent to which small households are represented in public housing in Nairobi and the extent to which policy has shaped Nairobi's public housing

market. The information pertaining to small households is presented in this chapter so as to determine the housing needs and aspirations of the small households.

The two field surveys were very necessary in helping establish the need and demand for small household housing. The operations of the public housing agencies revealed the degree to which the housing needs and aspirations of small households as expressed by these households have been met and how the public housing programme continues to view such needs and aspirations. This revealed the extent to which the public programme is facilitating the achievement of the overall government's objective of providing adequate shelter for all.

The Operations of the Public Housing Agencies in Nairobi

HFCK: A Case Study

The Objectives of HFCK

The HFCK was established in 1965. It is jointly and equally owned by the Kenya government and the Commonwealth Development Corporation (CDC). The main objectives of HFCK as stipulated in the company's Act are:

1. To promote thrift and home-ownership by individual members of the Kenyan society and play

a major role in the country's efforts in pursuit for shelter.

2. To improve shelter conditions of the people in the country and to continuously assist in increasing the country's housing stock. Its principal tasks, therefore, are to provide finance, assistance in project preparation, guidance as well as management expertise needed to develop housing units within the country with the overall effort directed towards individual home-ownership and deliberately designed to avoid financing landlords.
3. To encourage and promote the flows of savings both private and public into financing home-ownership through provision of savings and deposit facilities as well as such other services as the acceptance and administration of provident funds.³

Fields of Assistance

HFCK assistance in housing functions is undertaken by way of providing credit facilities to estate developers whose housing is earmarked for sale to individual purchasers. The potential purchasers are further advanced with mortgage credit from HFCK for the purchase of such houses. Other forms of assistance by HFCK are advanced to individuals for individual

house construction under the HFCK owner-builder assistance scheme. Besides these two, credit facilities by HFCK are available for purchasing of already existing housing units. In all the above cases, the maximum amount of credit that can be advanced to the developer is 90 per cent of the total cost of construction or purchase.

HFCK concentrates exclusively on the provision of mortgage facilities for home-purchasers. And by virtue of its establishment, HFCK dwells exclusively on middle-and upper-income housing developments. It follows, therefore that, HFCK does not deal with any other housing schemes apart from mortgage housing geared towards medium-and high-income ownership.

Requirements for Qualification of Loan Assistance Under HFCK

Schemes

Mortgage Advancement for Purchase of Existing Stock.

1. The applicant must be a Kenyan citizen.
2. The applicant (if an individual) must have an annual income of preferably over Kshs.36,000/-.
3. The amount of money advanced will be equal to three times the individual's average income over the last three year prior to the application for a loan, subject to a maximum of 90 per cent of

the purchase or sale price.

4. The individual must be able to meet at least one-tenth of the purchase price.
5. The individual must be able to repay the loan within a maximum of 18 years.

Loans for Estate and Owner-builder

Construction.

Apart from the above requirements, loan advances for estate and owner-builder schemes are only possible where the applicant has a registered plot and is in possession of:

- (a) a certificate of title (to the plot).
- (b) an already approved building plan.
- (c) a builder's quotation.
- (d) a certificate of official search.
- (e) a registry index map
- (f) a location map from the nearest main road.

Under both schemes also, the amount of money advanceable is equal to two and a half times the individual's (man's) and 50 per cent of the wife's annual income. The last requirement under the owner-builder and estate developments are required for full proof that the prospective developer actually owns a building site and has plans for developing housing on it before a loan can be given

to the developer. Borrowers in all the three cases need no further security as the housing purchased or to be developed acts as collateral security.

HFCK in conjunction with CDC and the Kenya Building Society (KBS) have undertaken the direct construction of 4710 mortgage houses under the Buruburu mortgage housing scheme in Nairobi. Mortgage finance for individual purchase was provided by HFCK mainly for the first four phases and by KBS for the last phase. Other assistance given by HFCK has been in the form of loans for purchase of existing housing units, loans to individual developers of estates and loans to owner-builders.

NHC and NCC: A Case Study.

NHC was established in 1965 by the Housing Act (Cap 117 of the Kenya Laws). The overall function of NHC is to act as the executive machinery of the government in the implementation of the government's housing policy. The initiation, co-ordination and supervisory powers related to housing operations in Kenya are, however, vested with the respective parent ministry concerned with housing. Since its inception NHC has played a key role in initiating housing schemes and providing technical as well as financial details and assistance required for project implementation.

NHC also in its own capacity directly undertakes the construction and administration of housing all over Kenya. Its activities are, however, mainly concentrated in the urban areas, Nairobi getting the lion's share. NHC undertakes the development of virtually all types of housing in Nairobi but most, if not all, the housing developed by it since independence has been geared towards home-ownership. Rental housing is little known to NHC. In its own capacity NHC has developed housing mainly under mortgage and tenant purchase schemes. NHC in conjunction with NCC undertake the development of site-and-service schemes, tenant-purchase housing, rental units and give assistance to squatters under squatter upgrading schemes.

The NHC and NCC Tenant-Purchase Schemes

The procedures of development and allocation of tenant-purchase houses under both NHC and NCC are basically the same. The requirements one has to meet in order to qualify for a house under NHC and NCC are the same. In order for one to qualify for a house under the tenant-purchase schemes in Nairobi he must satisfy some basic requirements.

One must:

1. Be a Kenyan citizen.
2. Have an annual income of between Kshs.18,000 and Kshs.36,000 per annum.

3. Be able to pay the equity down payment which is up to now, at least 10 per cent of the total cost of the house.
4. Not own another house in the town.

Apart from the above four basic requirements, the applicant cannot qualify, in the case of NCC, if he rents or occupies a house of any kind from the city council. The applicant is also free to choose the period within which and the terms he wishes to repay the loan. Presently the applicant is subject to a maximum repayment period of 20 years both under NHC and NCC loans.

NHC and NCC Site-and-Service Units

In order for an applicant to be considered for a house under this scheme, the applicant must:

1. Be a Kenyan citizen.
2. Have a family income of between Kshs.300 and 1,200 per month.
3. Have been a resident of the town for at least six months prior to the application.
4. Own no other residential property in the town.
5. Be able to pay a minimum of 5 per cent of the maximum loan advanceable. Presently the figure is about Kshs.700 but it is under review.
6. Be in a position to commence construction work

on the plot within a specified period of three months (presently) provided the plots have been beaconsed.

7. Live in the house constructed under the scheme.

Site-and-service schemes are designed for the very low-income urban families - that is, families whose money income does not exceed Kshs.1,200 per month.

Rental Housing Under NHC and NCC

NHC is not very keen on rental housing. Since its inception it has been concerned mainly with tenant-purchase and mortgage housing. The few rental houses owned by NHC in Nairobi were acquired from the Central Housing Board which was replaced by NHC and such houses were mainly developed before independence. NHC has acquired other rental houses from other developers. There is also some rental housing jointly developed and owned between NHC and NCC. The NHC rental housing is mainly geared towards the medium - and high-income groups and presently, the NHC rental housing is mainly occupied by the NHC staff. NCC has endeavoured on its own and in conjunction with NHC to develop rental housing for all income groups in Nairobi. Most of the NCC rental housing since independence has been concentrated at the middle-income and high-income levels. Under the rental schemes only two conditions need to be satisfied:

1. The applicant must not be in possession or occupation of any other house under any of the other schemes undertaken by either NHC or NCC in the same town.
2. The applicant must have enough income to meet the rent.

Although these are the only conditions that need to be satisfied, it must be noted that other factors like the size of the family, number of dependants play a major role in influencing the allocation procedures.

NCC Upgrade of Existing Units

Assistance to households under the squatter upgrading scheme is very limited in Nairobi. People are assisted within identified upgrading areas. Such people must satisfy three basic requirements:

The applicant must:

1. Be a Kenyan citizen.
2. Have a title to the site that is to be upgraded.
3. Be a low-income earner.
4. Occupy the house upgraded.

It was discovered during the survey of the three public agencies' operations that apart from mortgage housing, housing under all the other schemes - that is, tenant-purchase,

rental, site-and-services, upgrades is highly subsidized. According to NHC and NCC site-and-service scheme houses are subsidized by at least Kshs.7000 of the cost of the unit. While in tenant-purchase houses, the rate of interest is as low as 8½ per cent per annum. This highly compares with the open market interest rates of upto 16 per cent per annum on mortgage finance. The rental housing particularly under NCC is highly subsidized. The rents charged are just enough to meet the loan repayments and administration costs. The rents are normally based on the construction costs and have no relations with market rents.

It was also discovered that subletting and assigning of houses particularly under tenant purchase and site-and-service schemes was very widespread although it is only formally allowed under site-and-service schemes. Although NHC could not ascertain the percentage of original allottees subletting under the site-and-service schemes, the corporation estimates that approximately 75 per cent of the total tenant-purchase stock is being completely sublet in Nairobi, while about 20 per cent of the total stock is being partially sublet. NCC estimates that approximately 70 to 80 per cent of the total site-and-service units are being sublet either partially or wholly. It was also the fear of both NHC and NCC that although only 10 per cent increase per room on the monthly repayment is the legally permitted amount in the case of sub-letting under tenant-purchase and site-and-service schemes, the allottees were charging upto or even over 30 per

cent increase per room on top of the monthly repayments to NHC and NCC.

The main fear of HFCK was that widespread sub-letting was encouraging the deterioration of the housing units. Although HFCK could not ascertain the percentage of people sub-letting, the company, however, admitted that sub-letting was widespread. All the three agencies, NHC, NCC and HFCK disclosed that the effectiveness of periodic inspections of their housing units was hampered by lack of sufficient staff to carry out the inspections.

Table 5.1

THE STOCK OF PUBLIC HOUSING IN NAIROBI
BY TYPE OF SCHEME AND DEVELOPER DECEMBER 1983.

Type of Scheme Housing Authority	Rental	Tenant-purchase	Mortgage	Site-Service	Up-grades	Staff	Total (percentage)
NHC	*3520	2535	1171	-	-	4	7235
NCC	20146	6506	-	2456	-	1046	30154
HFCK	-	-	4710	-	-	-	4710
TOTAL	20666	9041	5881	2456	-	1050	42094
PER-CENTAGE	56.2%	21.5%	14%	5.8%	0%	2.5%	100%

* Figure includes schemes financed by NHC but developed by NCC. The actual rental housing owned and administered by NHC is much less.

Source: NHC, NCC and HFCK.

From the figures presented in Table 5.1, we note that there are altogether 42,094 houses which have been publicly developed by the three public housing bodies, namely; NHC, NCC and HFCK, in Nairobi. Some of these houses are fully owned and administered by the authorities while some are still in the process of being purchased.⁴ Others have been fully purchased and are now owned and administered by their respective owners.

The 30,154 NCC houses include houses which were originally developed by other donor bodies such as the World Bank and USAID (United States Agency for International Development) and handed over to NCC for management and administration. The 4,710 mortgage units presented under HFCK are actually units which have been developed by HFCK in conjunction with CDC and the Kenya Building Society (KBS) jointly. The figure excludes houses that have been constructed by private developers and owner-builders through assistance from HFCK.

Of the publicly developed housing presented in Table 5.2 23,666 units are rental and this represents 56.2 per cent of the total stock, 9,041 or 21.5 per cent are tenant-purchase, 5,881 or 14 per cent are mortgage, 2,456 or 5.8 per cent are developed under site-and-service schemes and 1,050 or 2.5 per cent are staff houses. The number of upgrades of existing units is excluded because none of them are actually under the administration of any of the three housing agencies.

Table 5.2

A BREAKDOWN OF THE PUBLIC HOUSING STOCK
BY DEVELOPER, HOUSING TYPE AND HOUSING SIZE DECEMBER
1983

HOUSING AUTHORITY	SIZE OF HOUSE/TYPE OF TENURE	SINGLE-ROOMED	TWO-ROOMED	THREE-ROOMED AND OVER	TOTAL
NHC	Rental	-	-	3,520	3,520
	Tenant-Purchase	-	-	2,524	2,524
	Mortgage	-	-	1,171	1,171
	Staff	-	-	4	4
NCC	Rental	6,910	1,262	11,974	20,146
	Tenant-Purchase	-	765	5,741	6,506
	Mortgage	-	-	-	-
	Site-and Service*	-	-	2,456	2,456
	Staff**	-	886	100	1,046
HFCK	Mortgage	-	-	4,710	4,710
	TOTAL	6,910 (16.4%)	2,913 (6.9%)	33,276 (76.7%)	42,090 (100%)

Source: Field Survey of NCC, NHC and HFCK.

*Houses under the site and service schemes are designed for three or more rooms but with facilities to enable the houses to be let on a room-by-room basis.

**Although there are only 1,046 houses for staff, presently 2941 of the NCC units are being occupied by staff.

NCC has the greatest number of units with the bulk of them being rental. Mortgage housing schemes are not undertaken by NCC. HFCK on the other hand has only been involved in the direct construction of mortgage units to the exclusion of all other schemes.

Although Table 5.1 shows that the bulk of NCC houses are rental, in reality a substantial number of these are one-and two-roomed units. There are 6,910 - that is, 34.3 per cent of the total council houses which are one-roomed. It was discovered that the 6,910 one-roomed council units are the only one-roomed public housing units of a conventional kind in Nairobi. All these one-roomed units were developed before independence and by virtue of having been developed during that period, it follows that they lack the basic essential facilities which are necessary to enable one to lead a decent life. They are units of the type constructed for the sole purpose of "control" under the colonial policy referred to earlier.

Even though the council undertook to upgrade them after independence (1964) most of them were still not brought to the level of decent modern housing. They are not self-contained, they are not well ventilated (having wooden shutters), they do not have adequate sanitary and cooking facilities and the physical fabric has substantially deteriorated due to little or no maintainance.

Furthermore, it was discovered that 1262 or 6.3 per cent of the council rental housing are two-roomed units. A further 765 (11.8%) two-roomed are tenant-purchase units. Having been developed before independence the 1,262 two-roomed council units also lack the basic essential facilities. The 1,262 two-roomed council and the 765 two-roomed council tenant-purchase and the 88 two-roomed council staff units are the only two-roomed public housing of a conventional kind in Nairobi. The one-and two-roomed units form 23.3 per cent of the total publicly developed units in Nairobi. According to the council records all the one-and two-roomed houses are currently being occupied by families. The remaining 76.7 per cent of the publicly developed housing is designed for 3 habitable rooms and more. Even the site-and-service schemes whose development is largely left to the allottees have all the houses designed for at least four habitable rooms.

During the survey, all the three housing authorities NCC, NHC and HFCK disclosed that the development of one-and two-roomed houses was very unlikely in the near future. As for HFCK, such housing will not possibly be developed unless the provisions of the company's Act which requires HFCK to assist in the development of houses for medium-and upper-income classes are amended. As for NHC and NCC, the idea of creating homes for ownership by Kenyan Urban dwellers is a government policy and priority and the two agencies are no more than agents of the central government policy. It was also disclosed that the development of one-and two-roomed housing

units especially for rental purposes was most unlikely in the near future, unless the government's requirement of what constitutes a decent dwelling is relaxed and the government changed its stand on the creation of owner-occupier homes for urban dwellers.

Future Planned Public Oriented Housing in
• Nairobi.

NHC has planned four main schemes in Nairobi in the near future:

1. Pumwani low cost tenant-purchase housing.
2. Langata neighbourhood 'F' (mortgage scheme).
3. Low cost mortgage housing at Villa Franca or any other suitable site in Nairobi.
4. Makadara area upgrading scheme
(in conjunction with NCC).

NCC

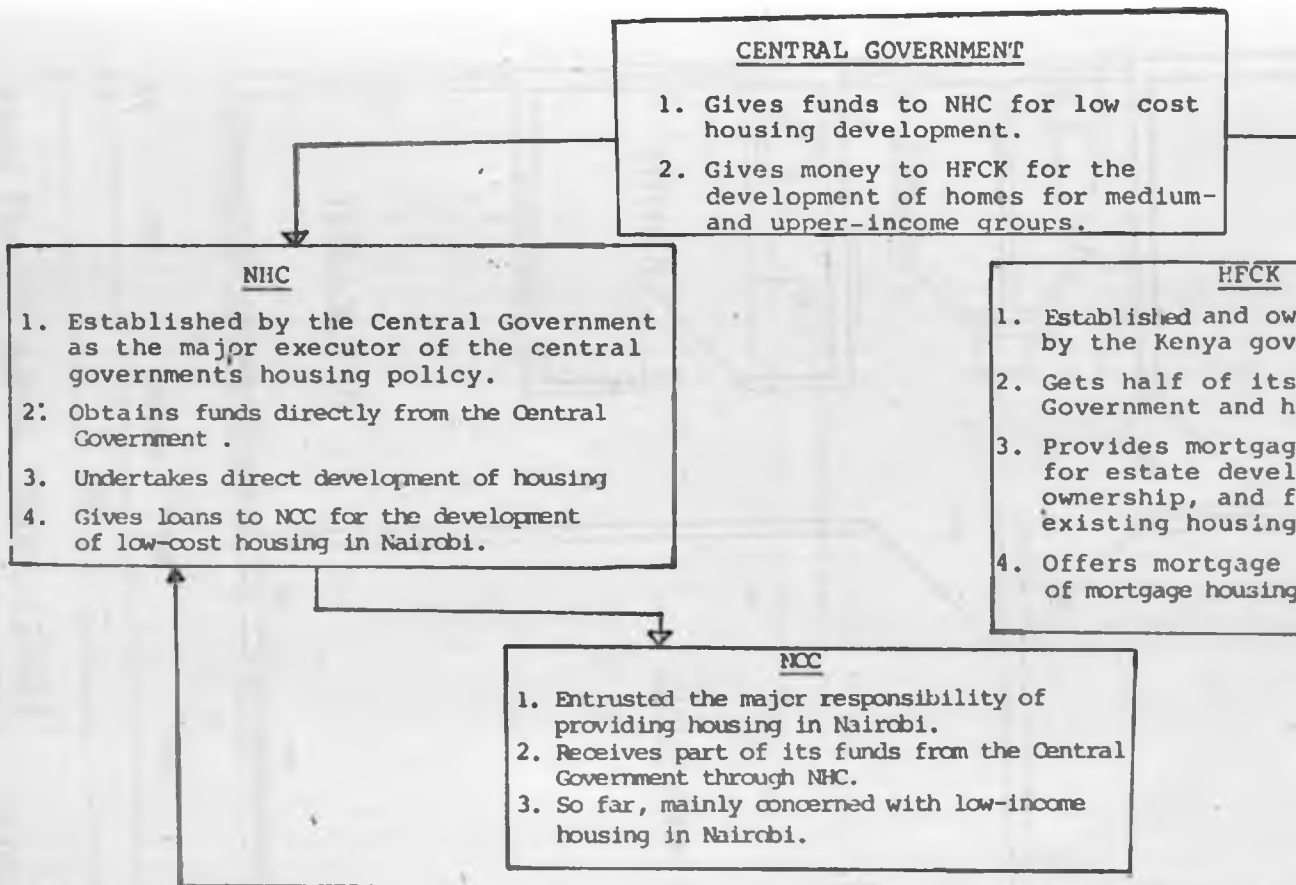
1. Jamhuri Phase II tenant-purchase houses.
2. Makadara upgrading scheme
(in conjunction with NHC).
3. Madaraka Phase II family-type accommodation
(type of scheme not yet identified).
4. Kayole site-and-service scheme
(in conjunction with USAID).

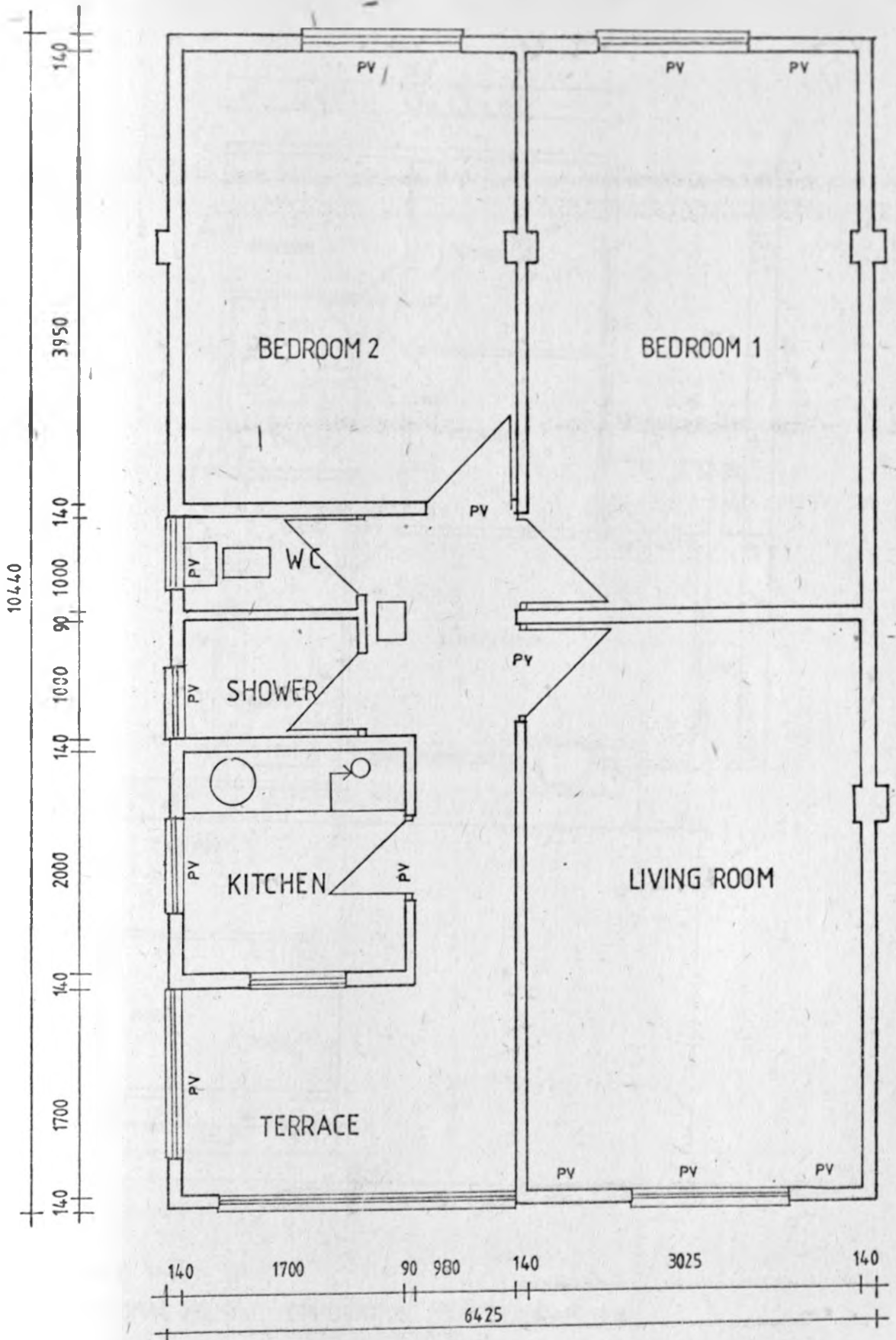
None of these schemes is geared towards one-and two-roomed units.

A table showing the inter-link between the Central Government and the public housing agencies and examples of three-roomed and four-roomed houses discussed above are given below. The two house plans are NHC house plans for Ngei Phase II, and Kibera Ayany Estates respectively.

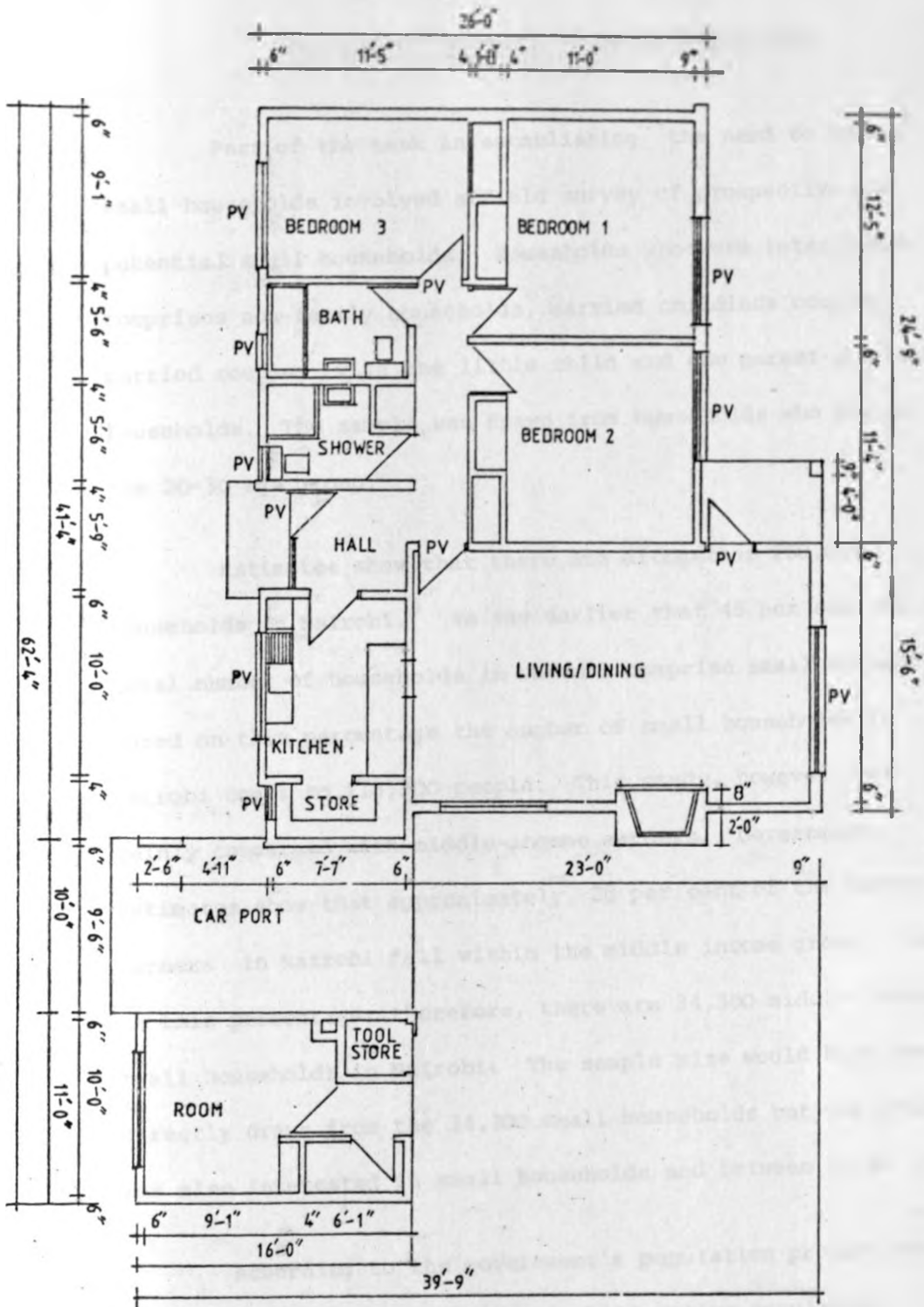
Table 5.3

THE INTER-LINK BETWEEN THE CENTRAL GOVERNMENT AND THE PUBLIC HOUSING





Ground Plan KIBERA (AYANY ESTATE) Scale 1:50
 SOURCE: NATIONAL HOUSING CORPORATION. DIAGRAM 1A.



1
 PLAN NGEI PHASE 11

SOURCE: NATIONAL HOUSING CORPORATION.

DIAGRAM 1 B.

The Sample Framework of Small Households

Part of the task in establishing the need to house small households involved a field survey of prospective and potential small households. Households who were interviewed comprises non-family households, married childless couples, married couples with one little child and one parent-one - child households. The sample was drawn from households who are of the 20-30 age group.

Estimates show that there are altogether 260,000 households in Nairobi.⁵ We saw earlier that 45 per cent of the total number of households in Nairobi comprise small households. Based on this percentage the number of small households in Nairobi comes to 118,300 people. This study, however, was mainly concerned with middle-income earners. Government estimates show that approximately 28 per cent of the income earners in Nairobi fall within the middle income group. Based on this percentage, therefore, there are 34,300 middle-income small households in Nairobi. The sample size would have been directly drawn from the 34,300 small households but the study was also interested in small households and between 20-30 years.

According to the government's population projections, approximately 30 per cent of Nairobi's entire population comprises people of the 20-30 age group. It is, however, not obvious that people who fall in this age group are small households. On the other hand, there is no form of information pertaining to the age structure of small households in Nairobi.

It would, therefore, do a lot of injustice to assume that 30 per cent of the small households in Nairobi are aged between 20-30 years. However, if we made such an assumption we would end up with altogether 10,300 (30% of 34,300) cases of small households to be investigated but the accuracy of such a figure is challengeable.

In the view that this study was purely exploratory it would also have been very expensive and time consuming to investigate a sample determined on a statistical basis from the 10,570 cases of small households in Nairobi. Such a sample size would have caused unrealistic costs and would have required a lot of time. Time and money were limited and also, the field work and the data analysis were to be done manually. Furthermore, the sample had to cut across the whole city of Nairobi requiring a lot of time. Such a study would not have been possible within one year.

With a view to these constraints, the sample size selected was 200 cases of small households. Potential small households who were still living with parents or relatives were included in the sample in some cases particularly in the samples taken from Ngei and Buruburu mortgage estates. Such cases were, however, few.

The sample was drawn from three main clusters, namely, the eastern region, the southern region and the western region clusters. The clusters were investigated in accordance with

the procedures laid down under methodology of study. Five estates in all were selected for the study, basically as explained under methodology of study. Of the five estates two estates namely, Ngel, and Joseph Kang'ethe comprise both 3 and 4 roomed complete houses with servant's quarters, 2 other estates, namely, Buruburu mortgage and Kibera (Ayany) comprise both 4 roomed and 3 roomed complete houses respectively and bed-sitters. Buruburu city council on the other hand comprises mainly 5 roomed flats.

Out of the 200 cases sampled only 161 cases responded to the questionnaire.

Table 5.4

CURRENT, PREVIOUS AND DESIRED FUTURE ACCOMMODATION OF THE 161

PRESENT ACCOMMODATION		PREVIOUS ACCOMMODATION	
Type of Accommodation	Percentage of Respondents	Accommodation Type	Percentage of Respondents
Bed-sitters	15%	Bed-sitters	10.5%
Servants' quarters	7.3%	Servants' quarters	5%
Complete house (living alone)	22.4%	Complete house (living alone)	6.2%
Complete house (sharing)	43.5%	Complete house (sharing)	7.5%
Living with parents or relatives	11.8%	Living with parents or relatives	52.8%
		Hostels	5.6%
		College	3.1%
		Outside Nairobi	2.5%
		Not disclosed	6.8%
Total	100%	Total	100%

Source: Field Survey of 161 respondent sample of small households in Nairobi

Table 5.4 represents the 161 small households' type of accommodation at the time of the interview (1985) and their previous and desired future accommodation. Out of the 161 respondents, 70 (43.5 per cent) were sharing accommodation, 36 (22.4 per cent) people were living in self-contained houses, 25 (15.5 per cent) were living in bed-sitters, 19 (11.8 per cent) were living with parents or relatives. A further 11 (7.3 per cent) were occupying servants' quarters.

Further analysis of Table 5.4 reveals that 85 (52.8 per cent) of the respondents had previously lived with their parents or relatives prior to moving to their present accommodation. Seventeen (10.5 per cent) had previously occupied bed-sitters, 12 (7.5 per cent) had previously been sharing accommodation while 10 (6.2 per cent) had previously lived alone in self-contained houses prior to living in their present accommodation. A further 9 (5.6 per cent) were previously in hostels. Eight people (5 per cent) had been living in servants' quarters and 5 (3.1 per cent) had previously been in college. Eleven people (6.8 per cent) did not disclose their previous accommodation while 4 (2.5 per cent) merely said they had been outside Nairobi prior to occupying their present accommodation.

It was discovered that all the people who had been living in complete self-contained houses still moved into similar houses but in different locations. It was also discovered that the 19 (11.8 per cent) people who were currently

Other complaints were related to the lack of complete freedom and privacy to conduct individual affairs. Some people complained that they occasionally had to give in to their housemates to avoid unnecessary disagreements and tension. Seven (4.3 per cent) of the people sharing complained that they had little say in matters concerning the running of the house, either because the housemate was older, in which case the younger person had no choice but to do things in favour of the housemate; or because the housemate was generally arrogant or more powerful or tactful. One person complained of having to see to all the housework while the housemate bothered less. However, twenty-four (34.3 per cent) of the people currently living together said they did not mind it at all because they had the company they required and could help each other out in many matters. Five people or 13.9 per cent of the people living on their own in self-contained houses and one person or 4 per cent of those living in bed-sitters said they prefer to share accommodation. This shows that some people genuinely prefer to share accommodation.

The people living in bed-sitters were more or less comfortable. Most were happy with the space which was mostly described as manageable and convenient for their requirements. A few people, however, complained of lacking sufficient space for their furniture and no space to accommodate relatives and temporary visitors. The people occupying bed-sitters were, generally, content with the rents.

living with their parents, had been living with their parents all their lives. Very few of these people expressed a desire to live on their own and most of them disclosed that they had no immediate consideration for moving to their own accommodation as yet.

Of the 36 people who were living on their own in complete self-contained houses 26 people (72.2 per cent) had been living in various other forms of accommodation such as bed-sitters, hostels, doubling-up with other households prior to taking up the complete unit. All of these people except five expressed the fact that they prefer to live on their own. Even though some of these were occupying three-roomed units, and more none of them complained of excess space. Majority, however, complained about high rents, insecurity of tenure, transport and the general neighbourhood.

There were only three reasons given for households sharing accommodation, namely; to keep rents low, lack of alternative and cheap enough accommodation and for company. Most of the people sharing complained of such things as disagreements and mistrust for housemates, disagreements over bills, responsibilities, visitors and delay in payments of rents by the partner. There were also complaints about some housemates being extravagant and having consideration for neither the partner nor the partner's property. This made living with other people very expensive and quite undesirable.

One person (4 per cent), however, complained that the landlord was unfair as he sometimes demanded rent at very unrealistic times.

Few complaints of high rents and discomfort due to lack of facilities were raised by people occupying servants' quarters. Nearly all of these expressed a liking for the quarters because of their security. None of the people living with their parents complained of anything particularly, although most of them still expressed the desire to live on their own.

All in all 114 (70.8 per cent) of the people interviewed opted for living alone. Thirty nine (23.6 per cent) opted for sharing. Six people (3.7 per cent) said they were indifferent to either living alone or sharing accommodation and they could comfortably put up with any. Two people (1.2 per cent) of those interviewed did not give their option. This confirms that most people prefer to live on their own.

The reasons given for people opting to live alone and to share are summarized in Tables 5.5 and 5.6 respectively.

Table 5.5

REASONS FOR OPTING TO LIVE ALONE

REASONS GIVEN	PER- CENTAGE WHO GAVE REASON	OTHERS	TOTAL
Privacy and freedom from interference.	68.4%	32.6%	100%
Freedom to plan, develop and build up onself (be responsible and make independent decisions and have better awareness of life).	46.6%	53.4%	100%
Avoid tension and disagreements over bills, responsibilities, visitors and be able to house friends and relatives freely.	43.9%	56.1%	100%
Have full and effective control of the house (fully responsible for everything).	25.4%	74.6%	100%
Freedom to control children and care for family.	7.9%	92.1%	100%
Stay away from home.	8.1%	91.9%	100%
Possible differences in Social-economic status.	2.6%	97.4%	100%
Security reasons (mistrust for friends).	2.6%	97.4%	100%
Lived alone always.	0.9%	99.1%	100%

Source: Based on field Survey of 114 people (out of 161) who opted to live alone.

From Table 5.5 which represents a further analysis of the 114 (70.8 per cent) of the people who opted to live alone, the most popular reason given for people preferring to live alone was privacy and freedom as 78 people or 68.4 per cent of the people who opted to live alone (114 people) had it among their reasons for wanting to live alone. The next most popular reason given by those who opted to live alone was freedom to undertake decisions independently, develop character and have better awareness of life. This actually an individual challenge and 52 people or 46.6 per cent of the people who opted to live alone include it in their reasons for opting to live alone. The third most popular reason was avoiding of personal differences with friends brought about by disagreements over bills, responsibilities, visitors, use of house equipment and other matters arising out of sharing accommodation. Fifty people or 43.9 per cent gave this reason. The next in popularity is the reason to have full and effective control of the house. Twenty-nine (25.4 per cent) of the people who opted to live alone gave this reason on grounds that some people cannot manage a house and keep it clean, hence, it would be a problem if one ended up with such a person as a housemate. It was also felt that one would like to know, exactly what goes on in the house, hence, avoid things that would be displeasing to one.

Other reasons like the desire to be away from home, security, freedom to control children and care for the family

Table 5.6

REASONS FOR OPTING TO SHARE ACCOMMODATION

REASONS GIVEN	PER- CENTAGE WHO GAVE REASON	OTHERS	TOTAL
Company, socialization and help when required.	84.7%	15.3%	100%
To share bills and responsibilities (joint responsibility reduces expenditure and enables one to save).	77.7%	22.3%	100%
Security (in the real term).	23.0%	77%	100%
Learn about others and how to live with people.	20.5%	79.5%	100%
Learn to be more responsible for other people.	10.3%	89.7%	100%
Complete house too large and that is what is preferred.	7.7%	92.3%	100%
Do not know what it is like to live alone.	5.1%	94.9%	100%
Take turns to go for holidays and attend to other functions (always somebody to leave in the house).	5.1%	94.9%	100%
Two minds better than one.	2.6%	97.4%	100%

Source: Based on field Survey of the 39 (of the 161) respondents) who opted for sharing accommodation.

and the idea of it being economical to live alone are negligible though important to individuals. It seems from these results that most people value their freedom more than anything else.

Table 5.6 represents a further analysis of the views of the 39 people who preferred to share accommodation. These as stated earlier, were 23.6 per cent of the total respondents. Of the 39 people, 84.7 per cent expressed the desire for company. These people thought that living alone would not allow them to socialize as much as they desired. Besides, it was felt that one needed help at times and living with another person guarantees one help in times of need. This was the most popular reason given for opting to share. The second most popular reason given for people wanting to share accommodation was so as to share expenditures. Such people thought that joint responsibility reduces individual expenditure and enables one to save some money. Seventy-seven per cent thought they preferred to share because of this reason. Eight (20 per cent) people thought it was worthwhile learning about other people, thereby, enabling one to learn to accept other people. Nine people (23 per cent) of those who opted to share thought they need security. A partner would readily provide this.

The other reasons given such as to learn to be more responsible for others, not knowing what to live alone is like, were less significant. Only one person (2.6 per cent) thought two minds were better than one. Two people (5.1 per

cent) wanted to share so as to have somebody to leave in the house while attending to other social functions.

Even though some people opted to share, table 5.4 reveals that almost everybody expressed the desire to move to a self-contained house to live on their own at some future date. On the whole 57.1 per cent of the people interviewed expressed the desire to move into a complete self-contained house to live alone or with the family at some future date. Some 34.8 per cent on the other hand said they had no plans of moving to another accommodation in the near future. Most of those who were not moving were mainly living in bed-sitters, with parents or relatives and few were currently sharing accommodation. All the people who were living on their own in self-contained houses and indicated that they would move in the near future merely wanted to move to a different location. Four per cent of the people interviewed said they would move in the near future but never indicated what sort of accommodation they intended to take up. About 3.2 per cent of the people on the other hand said they intended to move to bed-sitters later. Most of these were either current occupying bed-sitters or servants' quarters.

On the question of whether it was a good or bad idea to have purposely designed and developed housing for one-and two-person households, 119 people or 73.9 per cent of the people interviewed responded by saying that it was a good idea. On the other hand 33 people (20.5 per cent) of the people

thought it was a bad idea and not very necessary in Nairobi. However, 7 or 4.3 per cent of the people did not indicate whether it was a bad or good idea. And 2 people or 1.2 per cent of the people interviewed felt that they could not definitely decide whether it was necessary to have such units in Nairobi. Table 5.7 summarizes the major reasons given for people thinking it was a good idea to have purposely designed and developed housing units for one-and two-person households.

On the whole 73 people or 61.3 per cent of those who thought it was a good idea to provide purposely-designed and-developed housing for small households thought such housing would provide adequate housing for one-and two-person households which they could effectively compete for. Such housing would also enable one-and two-person households to be housed adequately and comfortably and reduce sharing and their dependency on other people. Such housing would also enable particularly single persons to develop independently and be able to meet the challenges of life. Thirty-seven or 31.1 per cent of the people who said that this kind of housing was necessary thought it would overall increase the stock of affordable housing, thereby, making housing economic for one-and two-person households which in turn would enable them to make a little savings. It was felt here that unmarried persons on average earn less than married couples and, therefore, they should be provided with houses which are commensurate with their earnings. This was the second most popular reason.

Table 5.7.

REASONS WHY PURPOSELY PLANNED AND DEVELOPED HOUSING FOR ONE-AND TWO-PERSON HOUSEHOLDS IS NECESSARY IN NAIROBI

	RESPONDENTS WHO GAVE REASON	OTHERS	TOTAL
1. Provide adequate housing which can be confidently competed for and enable one-and two-person households to live comfortably and reduce dependency.	61.3%	38.7%	100%
2. Increase the stock of affordable houses. Housing will be economic since the units will be commensurate with earnings.	31.1%	68.9%	100%
3. Release family type accommodation and stop one-and two-person households from competing for family type accommodation.	21.8%	78.2%	100%
4. Help small households to settle down faster (starting on their own) and a foundation before marriage	10.9%	69.1%	100%
5. Facilitating planning for housing services in the city and use of space (clear distinction between provision for families and provision for one-and two-person households). (Stop wastage of public funds through occupation of family quarters by single people).	10.1%	89.9%	100%
6. More people would be adequately housed, hence, overcrowding will be reduced (there will be ease of housing problem).	7.6%	92.4%	100%
7. Help in character building as young people will gain a sense of belonging within the community and amongst themselves (come out with people who are more relevant to the society).	5.0%	95.0%	100%
8. Majority of the house seekers are single people (there must, therefore, be demand)	4.2%	95.8%	100%
9. The community will benefit from improved services.	2.5%	97.5%	100%
10. Right to be housed by the society.	1.7%	98.3%	100%
11. Improve living standards of small households, hence, community welfare.	1.7%	98.3%	100%
12. Reduce exploitation by landlords.	0.8%	99.2%	100%
13. Give one-and two-person households an alternative to choose from (Either to share or live alone).	0.8%	99.2%	100%
14. Peace with employers due to less demand for housing allowance increments.	0.8%	99.2%	100%

Source: Field Survey of the 73 respondents who thought purposely designed housing for small households was necessary.

Some 26 people or 21.8 per cent of the people who maintained that one-and two-person households' housing was necessary argued that such housing would automatically release family-type accommodation to the people it was initially developed for and it would stop one-and two-person households from competing for multi-person households' housing with large families. Thirteen people or 10.9 per cent on the other hand argued that purposely-developed one-and two-person household housing would enable such households to settle down in life faster by starting on their own. It would enable particularly single people to lay a foundation before going into marriage. This would help them be more responsible people.

Reasons like reducing exploitation of small households by landlords, giving one-and two-person households an alternative to choose between sharing and living alone, and reducing demands on employers by employees to provide more housing allowance seemed minor and insignificant. Only one person or 0.8 per cent of the people who thought housing small households was necessary put it forward in each case as one of the reasons.

Table 5.8 on the other hand gives in summary form the major reasons given against the provision of one-and two-person households. Eleven major reasons were put forward to argue their case against the provision of one-and two-person households' housing. Of the 33 people who objected to one-and two-person household housing 48.5 per cent

Table 5.8

REASONS AGAINST PURPOSELY PLANNED AND DEVELOPED HOUSING FOR ONE-AND TWO-PERSON HOUSEHOLDS.

	RESPON- DENTS WHO GAVE REASON	OTHERS	TOTAL
1. Even though designed for smaller households units would inevitably end up being occupied by families (would cause overcrowding leading, to more problems).	48%	52%	100%
2. Concept of extended families still widespread in Nairobi and even one-and two-person households need to accommodate relatives and friends.	21.2%	87.1%	100%
3. It would encourage individualism and would isolate one-and two-person households from the rest of the community.	15.2%	84.8%	100%
4. No incentive to acquire household property.	12.1%	87.1%	100%
5. There would be an overall increased demand for housing and due to such high demand design and construction standards would fall.	12.1%	87.1%	100%
6. It would force society to consider each group separately and this would be too expensive.	6.1%	93.9%	100%
7. More space is always preferred.	6.1%	93.9%	100%
8. Community will not benefit because such units would be too expensive to construct and rents would automatically be too high.	6.1%	93.9%	100%
9. Might encourage alot of movement.	3.0%	97%	100%
10. Would not be received as good news by the community.	3.0%	97%	100%
11. When married it would become necessary but very hard to shift.	3.0%	97%	100%

Source: Field Survey of 33 respondents who thought purposely designed small households housing was not necessary.

(16 people) objected for the reason that even though originally designed for smaller households such housing would inevitably be occupied by large families and this would cause overcrowding, thereby, leading to other social and health problems. This was the most popular argument given against small household housing.

Twenty-one per cent (7 people), on the other hand thought that the concept of extended families was still very strong in Nairobi and even small households need to accommodate relatives, dependants and even friends. Such housing would be, hence, unsuitable. This was the second most popular reason. The third most popular reason given to argue the case against small household housing was that such housing would cause the occupants to isolate themselves from the community, thereby, encouraging individualism. These people would consequently not contribute very much to practical community problems. Four people or 12.1 per cent thought that the development of such housing would automatically lead to increased demand in housing as many potential households would break off from larger households and demand their own housing, this in turn, it was argued, would lead to low standards in design and construction.

Another 2 people or 6.1 per cent thought that more space is always preferred and 6.1 per cent others thought that the units would be too expensive for the community to construct

and rents would, therefore, be too high resulting in their non-occupation. Two other people (another 6.1 per cent) argued that the development of such housing would force society to consider each social group separately and this would be too expensive. These three reasons were the second most unpopular of the reasons given in objection to small household housing.

There was another four people or 12.1 per cent who said that small housing units do not give incentive for one to acquire household property. The three last and least popular reasons given to argue the case against small household housing were that, such housing might encourage a lot of movement since households would have a wide range of housing to choose from; that, it would not be received as good news by the community because presently parents like to keep a close eye on their children even when fairly grown-up and such housing if concentrated in one area would lead to loose morals; and, that, such housing is not very appropriate because young people will marry at some future date in their life. Once married it would become necessary but very difficult to shift. The housing would end up being used by families. There was one person each or 3.0 per cent for each of the three reasons.

Table 5.9

INDIVIDUAL PRERERENCES IN HOUSING TYPE - CHOICE

HOUSING TYPE	Buruburu (Mortgage)	Kibera	Joseph Kang'ethe	Ngei	Buruburu City Council	Total
Bed-Sitters	25.0%	9.1%	31.1%	32.4%	55.6%	27.3%
Two-roomed units incorporated as one unit self-contained	21.9%	59.1%	18.8%	23.5%	0%	25.5%
Complete house (more than two rooms)	14.1%	9.1%	6.3%	17.6%	0%	11.8%
Cluster Flats	21.9%	18.2%	9.4%	17.6%	11.2%	17.4%
Hostels	1.6%	0.	0%	8.8%	11.2%	3.1%
Not disclosed	15.6%	4.5%	34.4%	0%	22.2%	14.9%
TOTAL	100.1%	100%	100%	99.9%	100.2%	100%

Source: Field Survey: Based on 161 respondents.

Individual Preferences in Small Households' Housing Choice

(Table 5.9).

Of all the 161 people who responded 44 people or 27.3 per cent opted for bed-sitters should such housing be developed. Of the 44 people, 16 or 36.4 per cent were from Buruburu and this represented 25 per cent of the total people interviewed in Buruburu. Five people or 11.4 per cent came from Buruburu city council making it 55.6 per cent of the people interviewed in this estate and only 2 people or 4.5 per cent came from Kibera. Twenty five per cent of the 44 people came from Ngei representing 32.4 per cent of the people interviewed in Ngei and 22.7 per cent came from Joseph Kang'ethe representing 31.1 per cent of the people interviewed in that particular estate. Apart from Kibera, it seems that majority of the people who opted for a choice in all the estates preferred bed-sitters. This made it the most popular housing type chosen.

The next most popular housing type chosen was the two-roomed units, self-contained and incorporated as one unit. Forty-one people or 25.5 per cent of the total number of people opted for this kind of housing. Majority of these (34.1 per cent) were from Buruburu and represented 21.9 per cent of all the people interviewed in the Buruburu mortgage scheme. Thirteen of the 41 people or 31.7 per cent were from Kibera making it 59.1 per cent of all the people interviewed in Kibera. This also made it the most popular type of housing preferred by those interviewed in Kibera. Probably this could

be attributed to the fact that, that kind of housing exists in the Kibera neighbourhood and most people would understand what it is like. Six people or 14.6 per cent came from Joseph Kang'ethe while 8 people or 19.5 per cent were from Ngei. No one interviewed in Buruburu city council houses opted for this type of housing.

The third most popular type of housing was the cluster flats with 17.4 per cent of the total people interviewed opting for it. Only 19 people or 11.8 per cent of the total number of people opted for complete houses with more than two habitable rooms. Most of the people who selected this kind of housing were currently occupying the same kind of housing which means they obviously prefer larger space. The most unpopular type of housing was the hostel kind. Only 5 out of 161 people or 3.1 per cent chose this kind of housing.

It was discovered that all the people who, selected bed-sitters were single. We can conclude therefore, that bed-sitters are more popular than any other kind of housing particularly by the one-person households. This could probably be attributed mostly to their relative cheapness and the privacy they offer. Nearly all people who chose bed-sitters did so because of their price. Also the majority chose them because they are small, manageable and offer just sufficient space for their requirements while giving the necessary privacy. Most of the people who chose the two-roomed units thought they needed space for an extra activity. Most of

the married couples and the one-child-one parent households interviewed either chose the two-roomed units or the complete house.

Twenty-four out of 161 people or 14.9 per cent did not disclose the kind of housing they would like.

Major Reasons Given for Housing Type Choice

Bed-Sitters

- (a) Privacy and freedom from interference.
- (b) Manageable (there's full control of the unit, therefore, easy to maintain).
- (c) Comfortable as space is enough for general requirements.
- (d) Cheap (low rent).
- (e) Free from rules.

Hostels

- (a) Total security.
- (b) Helps in moral discipline.
- (c) Some provisions are guaranteed throughout the month.
- (d) Easy to socialize.
- (e) Not very much housework.

Cluster Flats

- (a) No particular segregation from the community.
- (b) Cheaper to construct than homes.
- (c) Fellowship and socialization - help is available when needed yet private enough.
- (d) Secure.
- (e) Rents are reasonable.

Two-Roomed Units

- (a) Enables one to accommodate visitors.
- (b) Enables one to acquire some household equipment.
- (c) Enough room for movement.
- (d) Economical to construct.
- (e) Keeps off neighbours, noise and unnecessary disturbances.

Complete House

- (a) Private enough to avoid unnecessary interferences.
- (b) Enough space to accommodate family, visitors, friends.
- (c) Quite secure.

The results of the interview revealed that majority of the people thought that if housing was specially developed for one-and two-person households they would directly benefit

from it. On the whole, 68 (57.2 per cent) of the people who thought it was a good idea to develop such housing said they would benefit from it individually and they would certainly occupy such housing. Forty-four (37 per cent) of those who thought it was a worthwhile idea did not disclose whether or not they would directly benefit from such housing were it developed. Seven people (5.9 per cent) of those who thought it was a worthwhile idea said they would not personally benefit from such housing. Of these 1 person or (14.3 per cent) was living with parents, 2 (28.6 per cent) were currently sharing accommodation 1 (14.3 per cent) was currently occupying a servant's quarter and 3 (42.8 per cent) were living on their own in complete self-contained houses.

It was discovered that some people who were not in favour of one-and two-person household housing still thought they might stand to benefit personally if such housing were developed. Nineteen (57.6 per cent) said they might benefit from such housing although they had earlier argued that it was not really necessary. Of all the people who were not in favour of this kind of housing 8 people (24.2 per cent) still maintained that it was not worthwhile and they did not stand to benefit at all. The remaining 6 (18.2 per cent) of the ones who were not for one-and two-person household housing did not mention whether or not they would personally benefit from such housing. The 2 people (100 per cent) who could not decide for sure whether this kind of housing was necessary also did not say whether or not they stood to benefit at all from its

development.

Most people who said small household housing was necessary thought so mainly because of cheap rents, enough space, freedom, privacy and to avoid sharing. This shows that majority of the people interviewed felt that they stood to directly benefit from housing specially developed for small households. All in all we can say that 87 (54 per cent) of the people interviewed believed they would benefit directly from specially developed one-and two-person household housing.

Affordability

Seventeen people (10.6 per cent) of the respondents did not disclose at all the kind of facilities they would like to go with small household housing. The remaining 144 people (89.4 per cent) said they would like separate basic facilities - that is, kitchen, bathroom and toilet. One hundred and thirty nine (or 86.9 per cent) of the 161 people thought the presence of a shopping centre for basic commodities was necessary. Sixty four or 39.8 per cent said recreational facilities were necessary. Twenty seven people or 41.6 per cent thought a common place for social contact was a priority. Only 32 people or 19.8 per cent said laundry facilities were of some priority to them.

Table 5.10 .

INCOME AND HOUSING AFFORDABILITY OF RESPONDENTS

Income per month (Kshs.)	Percentage of Respondents	Affordable Monthly Rents (Kshs.)	Percentage of Respondents
Upto 1500	4.3%	250 and not more than 500	5.1%
More than 1500 and less than 2000	8.1%	Over 500 and not more than 800	14.9%
2000 and less than 2500	12.4%	Over 800 and not more than 1000	25.5%
2500 and less than 3000	16.8%	Over 1000 and not more than 1200	4.3%
3000 and less than 3500	13.0%	Over 1200 and not more than 1500	17.4%
3500 and less than 4000	32.9%	Over 1500 and not more than 2000	6.2%
4000 and less than 4500	8.7%	Over 2000 and not more than 2500	4.3%
		Over 2500	6.2%
Not disclosed	3.7%	Not disclosed	16.1%
TOTAL	100%	TOTAL	100%

Source: Field Survey: 161 Sample Respondents.

Table 5.10 represents an analysis of the respondents' incomes and rent affordability. On the whole 32.9 per cent of the respondents were earning a monthly salary of between Kshs.3,500 and less than 4,000. This made it the majority income group. Another 16.8 per cent were earning between Kshs.2,500 and less than 3,000 making this the second most represented group.

The least represented was the group earning upto Kshs.1,500/- per month. Only 4.3 per cent of the respondents fell in this group. Some 3.7 per cent did not disclose their incomes. However, the average income was, therefore, Kshs.3,000.

As far as affordable rents are concerned, 24.8 per cent of the respondents felt they could comfortably pay a monthly rent of over Kshs.800 but not more than Kshs.1000. This was the most represented group. Another 17.4 per cent could comfortably pay over Kshs.1,200 but not more than Kshs.1,500 if the housing they selected was made available to them. Some 4.3 per cent could comfortably commit themselves to a monthly payment of over Kshs.1,000 and not more than Kshs.1,200. The same percentage could comfortably pay Kshs.2,000 but not more than Kshs.2,500 monthly. The last two groups mentioned were the least represented groups in the sample respondents. Some 16.1 per cent of the respondents did not disclose the amount of money they could pay for such housing. The average affordable rent stood at Kshs.1,100 per month.

From the observations made of the respondents' incomes and the affordable rents it was revealed that the stated rents were more or less commensurate with the respondents' monthly earnings. There were, however, some few unusual cases. Two (1.2 per cent) of the respondents stated rents payable which were more or less the same as their actual earnings. It would be impossible for such people to meet such rent requirements unless they had other sources of income.

All the people who felt they could make rent commitments of over Kshs.1,500 per month were found in Ngei, Joseph Kang'ethe and Buruburu Mortgage estates all which are middle-income estates. No one from Kibera which is more or less a lower middle-income neighbourhood and from Buruburu city council housing which lets at relatively low rates though of middle-income level opted for monthly rent payments of more than Kshs.1,500. This observation shows that the respondents might have been influenced by the rent trends within their own areas.

Table 5.11.

CHOICE BETWEEN FURNISHED AND UNFURNISHED
ACCOMMODATION.

ACCOMMODATION TYPE

FURNISHED	9.3%
UNFURNISHED	83.8%
NOT DISCLOSED	<u>6.8%</u>
TOTAL	100%

A further analysis revealed that 135 (83.8 per cent) of the 161 respondents opted for unfurnished housing. Another 15 (9.3 per cent) opted for furnished accommodation and the remaining 11 (6.8 per cent) did not disclose whether they preferred furnished or unfurnished accommodation. However, a further analysis revealed that 33.6 per cent of the people who opted for furnished houses felt they could only make a monthly rent commitment of between Kshs.1,000 and 1,200. Another 20 per cent could pay Kshs.1,500 monthly. There was another 19.7 per cent who could only pay between Kshs.500 and 800. On the whole the average monthly rent payable for furnished accommodation was Kshs.1,300.

The average payable rents for unfurnished accommodation on the other hand was Kshs.1,000.

FOOTNOTES

1. Though only approximately 14,141 new jobs are created in the modern employment sector, in Nairobi the government's target is 42,000 new jobs every year for Nairobi. The 14,141 figure, also, does not include people employed by the informal sector whose employment does not come to the knowledge of the government.
2. Republic of Kenya, "The Urban Household Budget Survey 1982/83", Central Bureau of Statistics, Ministry of Finance and Planning Provisional Results.
3. Housing Finance Company of Kenya, Annual Report and Accounts, 1980, Nairobi.
4. Purchasers under the tenant-purchase schemes do not gain full ownership of title to the property until all payments for the purchase of the house are made. While under mortgage housing schemes, the property is charged and the chargee actually has possession of the title.
5. The population of Nairobi in 1984 was estimated at 1.10 million. The average household size is 4.23, hence, the total number of households is 260,000.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATION FOR FUTURE POLICY

Summary of the Main Findings

The Implications of Policy on Kenya's Urban Housing Market.

From the analysis of Kenya's urban housing policy we found that the government's priorities, and strategies have throughout the history of Kenya's urban housing, greatly influenced the pattern of housing provision, its availability, its financing and its consequential occupancy. The difference between the pre-independence and post-independence housing scenes is mainly that of the degree of output. Housing priorities in the post-independence period like in the colonial situation continue to be concentrated at certain levels with some groups still being completely ignored.

It must be remembered that there will always continue to be households with housing needs that cannot be effectively met by the private sector alone. Given the present situation where the needs of certain groups like the small households is not given a special priority, and that private investors will continue to be influenced by profit speculation, these people will either continue to encroach on other classes of people's housing or else they will continue to lack

adequate housing. The encroaching of some social groups on other social groups' housing has various repercussions on the overall housing market and calls for new attention on the part of the public housing authorities.

We have also seen that government intervention in the housing market through the enforcement of home ownership cannot resolve the urban housing problem. The policies of home ownership in essence are promoting the interests of a few already privileged class of exploitative property owners. The majority of such people could in reality do without such heavy public assistance in their endeavour to spin profits out of housing investments. The government's housing policy and priorities have in essence turned out to be used as instruments to favour and promote the interests of a small minority privileged upper class while automatically disadvantaging and positively working to the detriment of other groups.

The traditional solutions to the urban housing problem are no longer appropriate, neither can they be any more acceptable if we have to work out a workable solution to the urban housing problem. Houses rented from private landlords even under publicly oriented housing schemes are in most cases, with very little security of tenure. And, because of the ineffectiveness of the Rent Control Act and the failure of the government to provide the initiative role in determining which houses actually fall within the provision

of the Rent Control Act the result of which most houses automatically fall outside the protection of the act, most tenants remain grossly unprotected. It is also quite true that, depending on a single income most people are unable to purchase their own housing for occupation. Rental housing in this case would be indispensable.

We have also seen that the space requirements contained in the building code which is the main yardstick for housing development operations are based on some false assumptions. It is assumed that all housing developed in accordance with the requirements of the code will actually respond to all the consumers' requirements. It is also assumed that all housing developed will be occupied by families. The design of houses strictly in accordance with the building code requirements does not take into account important factors like the individual space preferences and affordability. The building code does not give options for some housing to be designed on the basis of space preferences of the individual and economic limitations.

On the part of the government, we have seen that the enforcement of the basic minimum standards of housing in urban areas does not necessarily work for the betterment of small households' standards of living. Based on these requirements houses are typically too large for small households. The basic minimum standard of housing is not an officially legislated requirement. It is just a government policy laid

down preferably for guideline purposes to public housing agencies and this could be waived if need be.

From the observations made it is unlikely that the government intends to change its priorities and strategies in the provision of urban housing. The development plans continue to dwell heavily on housing geared towards home ownership. Other positive measures such as automatic tax reliefs, readily available credit for home purchasers, encouragement of financial institutions to provide mortgage finance for home buyers and extensive verbal exhortations continue to be on the increase. Meanwhile, disincentives in public rental housing continue.

From our analysis it becomes evident that, firstly, rental housing is very vital in urban areas. Even if the campaign for homes for ownership continues, demands for rental housing cannot in any way be least suppressed. The concept of home ownership is effectively hindering the development of rental housing in urban Kenya, particularly in Nairobi. The concept of the minimum acceptable standard of housing in urban areas is on the other hand, obscuring the development of small housing units in urban Kenya. Secondly, from the analysis of the policy performance, we resolve that the government cannot achieve its long term objective of eventually housing every household adequately as contained in the current 1984-88 development plan if the housing programme continues to ignore some social-economic groups like the small households.

Small households will continue to encroach on family-type housing particularly on low-income family housing where they automatically outbid most of the households in that income group.

On this aspect, we conclude, therefore, that the present policy as is implemented in urban Kenya is undoubtedly a direct reaction to the colonial urban housing policy and it is and will continue to be inappropriate in resolving Kenya's urban housing problem unless reasonable amendments are made.

Performance of the Public Housing Agencies

The housing authorities to whom the execution of the public housing programme is entrusted continue to be no more than true agents of the Central Government policy. Since these agencies heavily depend on the central government for development funds, they have little say in the choice of housing developed. They have so far not put any priorities on rental housing and have completely disregarded housing suitable for one-and two-person households. Also, because a substantial part of the funds they use for housing development comes from foreign sources, these agencies would appear to have become little puppets of the major foreign donors.

On the whole, funds entrusted to these agencies remain quite meagre in consideration of the task bestowed upon them. From our observations, it is not apparent that the encouragement

of home ownership housing actually reduces the burden of administration on the part of housing authorities as most of the housing developed ends up with the wrong people. This in essence increases the burden of the housing authorities and requires more and new attention.

From the observations made of the strategies and operation of the public housing authorities, it becomes evident that it would not be enough just for the policy to be amended and the building regulations reviewed, the government ought to improve its financing strategies and procedures so as to enable the housing authorities to carry out their responsibilities objectively. The government could do this by increasing the amount of money given to these authorities and by allowing them a wider choice of the kind of housing to be developed. The housing agencies may also need to be quite expeditious in their fields of mobilizing resource if they have to effectively meet the responsibilities bestowed upon them in the sphere of urban housing. Financial constraints and the execution of government policies and priorities in themselves are not good enough reasons to ignore some households. Even though it becomes necessary to set up priorities in the event of limited resources, such priorities become unreasonable if they work to the detriment of the overall desired objective (that is, to eventually adequately house everyone).

The Housing Needs of Small Households.

From the field survey of prospective small households, it was discovered that the majority of the people actually thought that it was a worthwhile idea to develop housing for small households in Nairobi. We found that about 74 per cent of the total people who responded thought such housing was worthwhile. On the other hand, 54 per cent of the 161 respondents maintained that they would directly benefit from such housing if it was developed.

Based on this study of Nairobi we can conclude that the results obtained can be applied to other urban areas. We can also confidently state that purposely-designed and-developed small household rental housing is very necessary in the urban areas of Kenya. It must be noted that the people who were really against such housing were only 20 per cent of all the respondents. The main reasons given for arguing their case against such housing was that it was too expensive for the community to develop, that, even though designed for small households it would end up being occupied by larger families, hence, causing health hazards mainly from overcrowding, and that, the concept of extended families was still widespread in Kenya and even small households need to house dependants.

These arguments were not really personal. The people who put them forward seem to have been more concerned with the

effects of small household housing on the community than on themselves individually. This explains why their case can be treated with little seriousness. None of these people said they would personally object to living in such houses. And more so, having come from a bare minority of only 20 per cent of the respondents - compared with 70 per cent who thought housing small households was necessary - their argument against purposely designed small household housing could confidently be treated mildly.

It must also be noted that a substantial percentage - that is, about 58 per cent of those who had earlier said that it was not a worthwhile idea to develop housing for small households still maintained that they would directly benefit from such housing if it was developed. This is a majority especially when it is considered that, all in all only 5 per cent of the entire group of respondents or 24 per cent of those who objected to the development of such housing still maintained that they did not at all stand to benefit from its development. The percentage of the people who totally objected to small household housing - that is, those who said it was unnecessary and they would not benefit from its development was so insignificant that it could be really overlooked.

We also found that the people who were for housing small households had a much stronger case than those who objected to it. Infact most of the people who objected to

such housing had earlier maintained that they would prefer to live on their own and one cannot fail to see such people benefiting from such housing.

From our analysis it becomes apparent that the average affordable rent for small unit housing would range between Kshs.700 and Kshs.1,500 per month. Considering that a subsidized three bedroomed council house in the middle-income residential neighbourhood is currently letting at Kshs.1,000 in Nairobi then small unit housing with rents of between Kshs.700 and Kshs.1,500 each per month would be viable in the urban areas, even if such housing was not subsidized. If the council on the other hand can develop three-bedroomed medium-income housing and let them at Kshs.1,000 each per month at a subsidized rate then the council and the other housing agencies can develop two-roomed units to let at market rents of Kshs.1,000 or less per month, unfurnished.

Recommendations for a Future Policy

We have seen that the housing needs and aspirations of small households cannot continue to be denied or suppressed. In view of the fact that these household's needs cannot be wholly and effectively met by the private sector, the following recommendations are put forward:

1. While assessing housing needs and demand, the public housing sector should seriously consider

the link between demographic structures and housing needs. Kenya has a predominantly high percentage of the young population and the present population trends and future projections point towards an increased housing demand for such people, hence, their housing needs must be taken into account.

The grouping of households into income groups assumed to have homogenous housing needs is a very crude way of determining housing target groups. Also, small households, particularly single people, by nature have less incomes than the married couples. Space requirements and economic limitations of certain potential and prospective households must be taken into account while formulating and implementing the housing programme.

2. The government should relax its housing policies and have less influence on the programme formulation, thereby, giving the public housing agencies some discretion in setting housing strategies. In this respect the government's binding minimum housing standards should be relaxed. The option of choosing whether or not to develop housing strictly in accordance with the requirements of the code and the minimum requirements would rest with these agencies.

In this way the public housing agencies would exercise the discretion of designing housing commensurate with peoples' functional space requirements and economic limitations rather than solely on the requirements of the building code.

3. The government, through the public housing agencies, should consider inaugurating a programme to cater for small households as a key element of their overall housing strategy. It need not necessarily be a special programme but one that would tie in with the overall programme.
4. The housing authorities could also liaise and work with private establishments in some form of partnership to operate partnership schemes which could undertake to meet some of the responsibility of catering for the needs of small households. This could be done as a part programme of larger housing operations in such a partnership. The public housing authorities could provide the necessary guidelines, co-ordination, infrastructural services and technical assistance. They could also

- themselves help by being more expeditious in their funds acquisition endeavours.
5. The public housing agencies especially the local authorities could liaise with voluntary organizations and provide financial assistance to such organizations for the provision of small household housing. The land would be provided by the local authorities but the development would be done either jointly or by the voluntary organization. Administration of the housing would then be left to the organization.
 6. The local authorities could call for voluntary non-profit bodies which are committed to youth development welfare to voluntarily help in the provision of housing for small households.
 7. The local authorities must be left to work out local programmes based on their own assessments and judgements of the local needs without much government interference.

In relation to this study, further studies could be carried out in aspects of design, methods of resource acquisition and best ways of administering such housing in urban areas in Kenya.

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Appendix

APPROVED AND ACTUAL CENTRAL GOVERNMENT EXPENDITURE ON HOUSING

1975/76-1983/84 IN MILLION POUNDS

YEAR	APPROVED	ACTUAL	APPROVED EXPENDITURE AS A PERCENTAGE OF DEVELOPMENT EXPENDITURE
1975/76	4.7	4.4	4.3
1976/77	3.5	3.4	2.7
1977/78	7.7	7.0	3.9
1978/79	8.5	7.8	2.8
1979/80	9.1	7.3	3.9
1980/81	8.1	7.3	3.5
1981/82	8.2	8.0	3.2
1982/83	10.1	..	3.7
1983/84	6.4	..	3.3

Source: Economic Survey, 1979, p.146. 1984.

Economic Survey, 1984, p.164.

Appendix
Table II

REPORTED COMPLETIONS OF NEW PRIVATE AND PUBLIC RESIDENTIAL BUILDINGS IN MAIN TOWNS 1974-1983 AND IN
NAIROBI CITY 1980-1984.

YEAR	MAIN TOWNS			COST IN K£ MILLION			NAIROBI CITY			COST IN K£ MILLION		
	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL
1974	1,419	1,433	2,852	3.25	6.79	10.04						
1975	1,017	1,691	2,705	2.91	8.98	11.89						
1976	1,068	791	1,859	4.00	4.88	8.88						
1977	475	815	1,290	1.94	5.08	7.02						
1978	582	1,216	1,798	2.63	8.83	11.46						
1979	221	2,716	2,937	1.20	23.12	24.32						
1980	481	2,065	2,546	7.53	20.91	28.44	446	1,509	1955	5.21	16.17	21.38
1981	206	1,918	2,124	3.72	27.19	30.91	21	1,342	1363	.27	20.89	21.16
1982	443	2,083	2,526	5.00	32.71	37.71	133	1,608	1742	.97	21.25	22.22 **
1983	488	793	1,281	5.58	11.94	17.52	1,041	482	1523	6.65	8.70	15.35
* 1984							121	246	367	12.28	4.73	17.01
TOTAL	6,400	15,521	21,921	37.76	150.43	188.19						

Source: Economic Survey 1978, p.142.
Economic Survey 1984, pp.162, 163.

** Central Bureau of Statistics.

* Provisional.

Appendix

Table III

FORWARD DEVELOPMENT BUDGET EXPENDITURE CEILINGS 1983/84-1984/88

		(KE '000's in 1983/84 Prices)	
Vote		KE '000	per cent Share
D1	Office of the President	86,235	5.1
D2	The State House	1,299	0.1
D3	The Director of Personnel Management	6,097	0.4
D4	Ministry of Foreign Affairs	7,422	0.5
D5	Office of the Vice President and		
D6	Ministry of Home Affairs	14,624	0.9
D7	Ministry of Finance and Planning	61,078	3.6
D8	Department of Defence	50,520	3.0
D10	Ministry of Agriculture and Livestock Development	194,265	11.5
D11	Ministry of Health	82,736	4.9
D12	Ministry of Local Government	26,375	1.6
D13	<u>Ministry of Works, Housing & Physical Planning</u>		<u>4.0</u>
D14	Ministry of Transport & Communications	382,575	22.6
D15	Ministry of Labour	5,251	0.3
D16	Ministry of Tourism and Wildlife	13,264	0.8
D17	Ministry of Lands and Settlement	10,562	0.6
D18	Ministry of Culture and Social Services	68,559	4.0
D19	Ministry of Information and Broadcasting	15,041	0.9
D20	Ministry of Water Development	164,614	9.7
D21	Ministry of Environment & Natural Resources	55,325	3.3
D22	Ministry of Co-operative Development	23,772	1.4
D23	Ministry of Commerce and Industry	15,550	0.9
D24	Ministry of Education, Science and Technology	59,818	3.5
D25	Office of the Attorney General	117	0.0

D26	Judicial Department	2,779	0.2
D30	Ministry of Energy and Regional Development	262,057	15.5
	Contingency	16,630	1.0
	Total Gross Development Expenditure	1,692,759	100

Source: Government Development Plan 1983/84-1987/88.