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Housing Challenges in African Cities

In collaboration with the Youth Cafe

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According to the report of the World Bank, rapid urbanization and an increasing number of slum dwellers have created a severe housing issue in African cities. Capacity, policy and governance weaknesses coupled with a lack of interorganizational collaboration for development solutions are halting progress in urban settings. In order to tackle these issues, new and focused approaches to affordable housing are required. Therefore, there is a need to re-examine current processes and policies to enable short-term and long-term solutions to informal urban housing in African cities. By considering this, in this issue of IGLUS Quarterly having four unique articles, we will discuss the growing concern of providing equitable and accessible options for youth housing by also reviewing the current approaches, best practices and case studies currently being utilized with a focus in African cities within the urban realm. The perspectives shared in the articles will add value to what is currently published; very little published written by youth living in the global south.

The first article comes from South Africa. Dr. Priscila Izar focuses on the innovative approaches to housing production and finance. She compares the housing sector to local experiences of housing and neighborhood self-building (auto construction) in Brazil and Tanzania to examine the nature, social and material outcomes, and everyday lived experiences of housing struggles in relation to the urban poor.

The second article examines the Tanzania's housing sector more extensively with a focus on the impact of Swahili language. Albert Nyiti and Mariam Genes debate the mindsets and/or attitudes derived from the Swahili language that have formed the country's public perception of what housing means. The paper starts out by pointing out the academic inadequacies in the current local knowledge already available from the housing sector. It then includes interviews of professionals in the real estate and housing sectors as well as the citizens to see if one's occupation or degree of education had an impact on their overall knowledge of the definition of housing.

The third article is from Nairobi. Agnes Ruth Omollo analyzes the efforts made by the Kenya Government to ensure that its citizens have access to the fundamental constitutional rights. She further examines the Big Four Agenda Action Plan

of Kenya Government, one of the most audacious projects in the history of the country, aiming to provide its citizens with affordable housing, which in turn is fostering employment and encouraging manufacturing. She concludes the article by discussing the project's present status and what has to still be done.

Last but not least, in the fourth article, Willice Onyango explores the informal housing challenge in urban Kenya in the context of the younger generation between the age of 18 - 34 years. The article first examines the housing ideation in Africa, then questions what kind of actions Kenyan government is taking towards the informal settlement issue. The paper continues by exploring youth-led ideas to solve this issue, as well as speculating on how the situation might change in the future.

We sincerely hope that you can enjoy this issue of IGLUS Quarterly. We invite you to join the discussion at iglus.org. If you feel there are innovative practices underway in your city/region and you would like to contribute to an upcoming edition of IGLUS Quarterly, we encourage you to contact us at umut.tuncer@iglus.org. You may also contact the editors of this issue through cherie.enns@ufv.ca and numanyanar@hotmail.com.

The Editors of This Issue: Dr. Numan Yanar and Dr. Cherie Enns

Innovative Approaches to Housing Production and Finance: Focusing on Community-Based Systems and Practices

Priscila Izar¹

Abstract: *In this brief article, I look at the housing sector in parallel to local experiences of housing and neighborhood self-building (autoconstruction) in Brazil and Tanzania. I argue that, despite significant differences, in both countries, low-income urban dwellers play a key role in the construction and maintenance of houses and neighborhoods that offer them shelter and livelihood protection. Often, the housing stock that low income urban dwellers build, within and outside organized community initiatives, represents a significant, if not the most important, source of housing provision for the urban poor in both countries. A new set of questions and grounded analytical methodologies can help elevate these important community roles and highlight innovative approaches from the ground up.*

Keywords: *housing production, housing innovation, autoconstruction, community practice, grounded learning*

Author's Profile

Priscila Izar is a visiting research fellow at the Centre for Urbanism and Built Environment Studies (CUBES) and the School of Architecture and Planning at the University of the Witwatersrand, supported by an International Fellowship from the Urban Studies Foundation. Her research work explores the intersection of urban and housing policy and the everyday practices and experiences of urban dwellers directly involved in autoconstruction. Current interests include the intersection of gender and autoconstruction and south-south comparisons. She holds a PhD in planning, governance and globalization from Virginia Tech. She was a post-doctoral fellow at Ardhi University's Institute of Human Settlements Studies (IHSS) and a core member of the Dar es Salaam City Laboratory at IHSS. Previously, her practical work as housing and neighborhood planning practitioner spanned Brazil, USA, Albania and Honduras

Introduction

Worldwide, there is a crisis of housing affordability that affects, disproportionately, the urban poor (Galster and Lee, 2021). Brazil and Tanzania are affected by such a crisis, which unfolds locally in contextual ways (Rolnik 2017, Izar and Limbumba 2021). Despite significant differences in geographic, historical and economic contexts, as well as in relation to land tenure regimes, there are similarities between Brazil and Tanzania when

considering (possible ways to achieve and/or increase) access by the urban poor to adequate and affordable housing. How can a comparative analysis help understand this issue? Moreover, how can grounded analysis of community-based housing production contribute to these understandings? These are the inquiries that this article addresses.

Land and housing prices are on the rise globally, while wages have stagnated (Madden and Marcuse, 2016; Wetzstein, 2017).² De-regulation, fiscal austerity and

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² In the United States, between 2001 and 2014, real housing rent rose by 7 percent, while real household incomes fell by 9 percent (Joint Cen-

the privatization of public assets and services have disproportionately affected the urban poor in a negative way (Rolnik, 2017). As urban poverty increases and urban dwellers require more assistance from local and national authorities, governmental institutions limited in their technical and financial capacity by the outcomes of market-based policies and neoliberal ideology, fail to respond adequately to growing social needs (Galster and Lee, 2021).

Housing supply and demand are elements of broader political economies of housing, where the political powers of property owners, public and private, are also of crucial importance (Ball, 1996). Currently, in a global scenario of growing integration between the commercial and residential real estate and the financial sectors, profit seeking interests of development actors from outside local spheres can impact land use developments and property prices (Aalbers, 2008). Hence, research and practice concerned with housing affordability and innovation should investigate the nature, social and material outcomes and everyday lived experiences of housing struggles, particularly in relation to the urban poor.

Different Development Systems, Similar Policy Disjuncture in Brazil and Tanzania's Housing Sectors

Research on housing innovations happening on the ground, particularly in the context of the Global South, can benefit from comparison of distinct realities (Robinson, 2022). Brazil and Tanzania are different in size, location and development histories and conditions. However, in both countries, housing policy has favored the interests of profit seeking developers, public and private, and dedicated more public resources to the finance and/or construction of housing to the middle- and high-income classes than to the urban poor (Shimbo, 2010; Kironde, 2015). Meanwhile, through different modalities of autoconstruction, low income dwellers themselves have helped house the urban poor and avoid an even larger housing crisis (Pasternak and D'Ottaviano, 2014; Nguluma, 2003).

Tanzania and Brazil are characterized by different property systems. In Tanzania, land ownership is vested in the central authority, for the benefit of its citizens. Normatively, right of occupancy titles are granted to individuals and organizations, on a temporary basis (Kironde, 2006). In practice, land management is characterized by overlapping land management systems (Kombe, 1995). The formal system, based on the issuance of right of occupancy titles, represents only 30% of urban development nationwide. Through informal systems, land is traded locally between individuals, with operations mediated by local authorities. Is it through the informal land system that most commercial and residential developments occur in Tanzania, particularly with regard to low income housing (Kombe, 2005). As much as 70% of the urban footprint in Dar es Salaam sits on non-surveyed land, and 90% of the housing stock is financed by urban dwellers themselves through their own savings. Within the urban poor, 98% live in houses that they have gradually built (MLHHSD, 2018). Notably, the urban rights of urban residents are not extended to renters and rather limited to property owners.

A private property system rules land and land management in Brazil. At the same time, thanks to grassroots pressure, the principle of the social function of land was enshrined in the country's Constitution in 1988. According to this ruling, the collective welfare of local residents must prevail over private interests in local development decisions (Fernandes, 2007). In 2001, a federal benchmark - Federal Law 10,257, the City Statute, set the regulatory framework for the Federal Constitution's urban chapter, with rules and mechanisms to be adopted at the local level for property to fulfill its social function, according to the right to the city principle. This principle guarantees urban dwellers' rights to urban services and social and economic opportunities. Municipal authorities are charged with land use regulations, according to municipal master plans that must be drawn and updated periodically. Meanwhile, local, state and national authorities can design and implement housing programs, according to their technical and financial capacities.

Hence both countries can be considered to have pro-

ter for Housing Studies, 2015 in Madden and Marcuse, 2016, p. 40).

gressive policy frameworks that recognize the right of all citizens, particularly the urban poor, to live in adequate housing and to have access to social and economic opportunities (i.e., education, employment, health care) that urban centers provide. However, these frameworks alone have not been able to guarantee provision of adequate housing to all of those in need. In Brazil as well as in Tanzania, while the housing crisis affects, disproportionately, the poorest population, policies and programs that rely on the expansion of private property and land markets, or on the notion of increasing land value in order to trickle down resources towards social housing policy, have not benefited this group.

In Brazil, according to the João Pinheiro Foundation (2020), the national housing deficit for the period 2016-2019 was estimated in 5.8 million homes, or 10.1% of the total housing stock. An estimated 83% of this deficit is in urban areas. Lack of housing disproportionately affects the poor: about 72% of the housing demand falls within Brazil's lowest income bracket (3 monthly minimum wages) up to U\$660/month. In terms of household conditions, data from Brazil also indicates that housing needs are complex: for example, 2.4 million (42%) of the deficit represents more than one family sharing a home. Another 2.1 million (36%) relates to rent burden, or situations where housing costs are above 30% of monthly household income. Finally, about 1.3 million, or 23% relates to housing precariousness. The urban housing deficit, 83% of the total, is concentrated in metropolitan regions of state capitals and is related to housing cost and precariousness. The rural deficit concentrates in the northeast region and relates mostly to precariousness (João Pinheiro Foundation, 2020).

In large Brazilian cities such as São Paulo, Rio de Janeiro and Recife, demand for housing by the urban poor relates to housing improvement and to the rent burden. Particularly in the historic CBD areas of these cities, organized social housing movements demand for the refurbishment of old and vacant residential and commercial buildings and their conversion into social housing projects (José, 2010, Earle, 2012). However, starting in 2009, the housing sector in Brazil was greatly affected

by a national program which, during its first four years (2009 - 2012), allocated the equivalent of 35 billion dollars (2012 value) to stimulate the development, primarily by private companies, of over 3 million housing units across the country. Housing subsidies were also offered to households earning between 0 and 10 monthly minimum wages and divided into different brackets, with subsidy levels decreasing as income increased (Cardoso and Aragão, 2012). For the first time in the country's history, national housing policy prioritized the needs of the population of lowest income (Eloy, 2013).³ However, through massive flows of public capital in a relatively short period and without capacity by the municipal governments to regulate over the new developments (Bonduki, 2008), the program stimulated urban sprawl (Sanfelici, 2013). Moreover, the consolidation of local, small and mid-size construction companies into large scale, private housing and commercial real estate development conglomerates granted more political power to these groups (Fix, 2011). Property prices increased significantly as a result, particularly in consolidated urban areas (Shimbo, 2013). This fueled political resistance by property owners and market rate developers to the grassroots demands for state support to the provision of social housing in central areas (Izar, 2018).

In the years following the liberation from colonial ruling (1961), the Tanzanian government sought to build a socialist society, locally described as Ujamaa, according to the principles laid out in the Arusha Declaration (1967). As a regime Ujamaa was short lived. Structural adjustment reforms and policies aiming at the enabling of private markets were adopted, starting in 1986 (Lugalla, 1987). Notably, from the perspective of urban and housing developments, national subsidies were no longer directed to public companies (Kironde, 1992). In fact, urbanization in Tanzania in the 1990s and early 2000's occurred in a context of debt crisis, poverty and

³ This reality has already changed as, in 2016, a public spending ceiling established by Constitutional Amendment in Brazil significantly decreased public investment in the housing sector. Currently, such investments favor, once again, the middle- and high-income markets (Alves, 2022).

public resource starvation (Kombe, 1994).

The national housing deficit in Tanzania in 2018 was calculated at 3 million and increasing at 200 thousand units each year. In monetary terms, the deficit is valued at \$180 billion, and rising by \$12 billion/ year (Izar and Limbumba, 2020). Since the 1990's the Tanzanian National Housing Corporation (NHC), the country's largest housing provider, has been required to operate according to corporate principles (Komu, 2011). Considering the national figures, NHC's strategic plan in 2016 planned for the construction of a very small amount of housing units, 30,000 until 2025, with 40% dedicated to low income households, despite this group concentrating the country's housing needs, and 95% of the population following into NHC's own category for low income households, i.e., those earning less than the equivalent of US \$ 430 in 2020 value (NHC, 2016).

In fact, the largest program addressing low income housing in Tanzania can be considered the national land titling program, which aims at regularizing informal housing and commercial developments through the distribution of titles. However, by focusing strictly on homeownership (Campbell, 2013), without consideration to the rights of renters who make up the majority of the urban poor (Ndezi, 2009), and prioritizing financial sustainability (Kironde, 2015), this program can also burden the low income population in need of affordable housing.

Urban and housing policy and frameworks that prioritize the needs and interests of the urban poor are crucial in Brazil and in Tanzania, to address historical inequalities and contradictory policy outcomes. At the same time, it is important to recognize and to further explore the important role that low-income dwellers, individually and organized, play in the provision of low-income housing in both contexts. Caldeira (2017) defines autoconstruction as resident's self-building of houses and neighborhoods through gradual and incremental social and material processes and transversal logics. Autoconstruction, including low income urban dwellers' appropriation of vacant spaces for housing solutions, enables

access to housing to the urban poor in Brazil and in Tanzania, despite a lack of public (and private) sector support (Earle 2013, Izar, 2022). Given this situation, when considering possible innovations in housing policy and finance, it is important to ask questions and to develop methodologies that allow for an understanding of these models and practices of housing and neighborhood autoconstruction, as these happen on the ground.

New Sets of Questions, New Research Lenses

Investigations about innovative approaches towards adequate and affordable housing for the urban poor should seek to understand how housing is produced every day on the ground, and what are the lived experiences of autoconstruction (Karaman et al., 2020). Moreover, questions about the interests of policy makers and developers, their capacities and interests, should be formulated. Analysis should also consider this information comparatively, placing side by side policy assumptions and objectives with the needs of local populations and what they are producing on the ground (Streule et al., 2020).

Housing affordability and access must be at the center of the analysis. It is important to understand what processes and practices are involved in housing and neighborhood autoconstruction, what types of financial mechanisms and also what types of relationships occur with government authorities at different times that enable autoconstruction to unfold over time (Maricato, 2009). Equally important is to understand how cultural and social norms and relationships help shape spaces and root the community locally, through notions of use (rather than exchange) value. New lenses are also required in order for these grounded understandings to emerge. Grounded and collaborative learning practices that enable learning outside the boundaries of university classrooms and laboratories are important (Oldfield and Patel, 2016). The immersion of academic and professional researchers on territories of autoconstruction facilitates their understanding of local realities and transversal logics (Caldeira, 2017). It helps challenge abstract, groundless notions of land use and housing development and planning.

Practical examples: evaluating a housing PPP in down-

town São Paulo according to the needs and practices of the local low-income dwellers

Izar (2018) and Izar (2021) evaluate whether and how a PPP for the construction of affordable housing – the first of such kind in Brazil, addresses the needs of the low-income population already living in downtown São Paulo, as the PPP model originally assumed. PPPs for urban interventions assume that the public sector lacks financial and/or technical capacity to build and maintain infrastructure, and to provide services, on its own. From an institutional perspective, PPPs aim at managing the risks of private investors to partner with the state in building and managing these provision systems.

The PPP Casa Paulista in the city of São Paulo, promised to increase access to housing, including to low income dwellers living in the downtown area. Launched in 2012, the program aimed at the construction of 20 thousand new housing units to different income brackets. Downtown São Paulo is characterized by a large number of vacant properties, including multi-story apartment and commercial buildings. Historically, the organized social housing movement in the city has demanded the refurbishment and conversion of these vacant properties into social housing projects. Moreover, since 2004, the São Paulo Municipal Strategic Master Plan and Housing Plan facilitated such conversion by establishing a series of land use tools based on the principle of the social function of land, according to the Constitution and the City Statute. Notably, the Zones of Special Social Interest (ZEIS) prioritized construction of low-cost housing within certain perimeters of the city, including in the downtown area. In this area, the perimeters of the ZEIS districts were marked in consultation with the local social housing movements, and covered areas with a prevalence of vacant buildings and buildings already occupied by the organized housing movement. Originally, the Casa Paulista PPP also covered ZEIS perimeters.

The critical investigation describes how the PPP Casa Paulista fails to address the needs of the urban poor living in the city center, which is primarily for subsidized rent (Gatti, 2015). The Casa Paulista PPP only

offered housing units for commercialization, through subsidized housing mortgages, in accordance with the national policy framework at the time. Moreover, according to state rules, housing mortgages were offered to an income bracket above that of the majority of low-income dwellers renting in the city center.⁴ According to a representative of the organized housing movement in São Paulo who was interviewed for the study, “the PPP Casa Paulista was not for them” (Izar, 2018).

By looking at the evolution of the PPP model, from its original proposition until the signing of the contract with a private partner four years later, the study also indicates a significant decrease in the scope of the program, in parallel to an increase in public investments towards the program. Allocation of public land for the construction of new housing projects by private developers increased during the modeling of the PPP, contradicting a premise of the PPP that vacant private property would be used for housing production in the city. Also, in the first contract, 70% of the capital structure relied on public sources, contradicting the notion that the mechanism would be attractive to private investors. In summary, the PPP Casa Paulista did not deliver the type of housing that the local population needed and cost more to the public sector than it was planned (Izar, 2018).

Investigating the meaning of housing and neighborhood autoconstruction in Dar es Salaam.

Izar (2022) and Izar, Limbumba and Nyiti (in progress) examine the meanings of autoconstruction to local communities and to urban governance in Dar es Salaam. Through a historical perspective, the studies describe how housing and neighborhood autoconstruction in the city have simultaneously relied on, and enabled the expansion of, local models of popular urbanization (Streulle et al., 2020). It is argued that (certain modal-

⁴ According to the original model, 62% of the units were dedicated to the population earning between 1 and 5 monthly minimum wages (MMW). This left unattended those earning less than 1 MMW and which involved a significant share of the urban poor living in the downtown area

ities of) autoconstruction “enable residents to produce and appropriate their territories through highly localized, cyclical processes of functional and spatial transformation.” (Izar 2022, p. 312).

Until recently in Dar es Salaam, land costs were quite low in comparison to construction costs, which favored autoconstruction (Sheuya, 2007). Although this reality is currently changing in central areas (Izar and Limbumba, 2020), historically, the low cost of land and the tolerance of the state towards informal land occupation outside of strategic territories granted relative security for low income urban dwellers to build their houses incrementally (Sheuya, 2007). In the initial years of housing building, families converted a temporary structure, for example a small room made of mud and pole, into a small brick house. Subsequently, new rooms were added to the original structure to accommodate extended family and/or to be rented out at affordable prices (Izar, 2022). Affordable rental in informal, low income settlements fulfilled two important and complementary functions: first, it allowed for rural immigrants to settle into the city, where they moved in search of social and economic opportunities. Second, it helped homeowners to maintain and expand their houses (Andreasen et al, 2020).

Today, traditional self-built neighborhoods, or autoconstruction territories in Dar es Salaam are sites of rooted social and cultural traditions, built over decades, and incrementally. Internal streets are multifunctional, with uses that vary throughout the day, according to economic, environmental, as well as cultural and social norms. In the central neighborhood of Tandale in Dar es Salaam, for example, street use changes from predominantly vehicular in the mornings, to predominantly pedestrian in the afternoon and in the evenings, when vehicular traffic needs to negotiate the street space with residents. This is therefore a relatively safe time for the children to play in the street, when their parents are also outside. Focusing on the use of open spaces in the same neighborhood of Tandale, Heiß (2022) describes how the notions of public and private use and ownership do not match in this area, as it would usually occur in more formal settings.

Instead, private spaces, including private homes, can be open to neighbors and even broader community groups. Larger public spaces outside the community’s reach are often claimed for private uses. These local and nuanced understandings become quite relevant when considering urban interventions in traditional territories of autoconstruction, in a way that does not disrupt the spatial and cultural structures that local communities have already built.

Conclusion

Rapid urbanization and a global crisis of housing affordability challenges the livelihoods of the urban poor, particularly in the global South. Innovative approaches to housing production and finance must take into consideration everyday experiences of autoconstruction, and how poor urban dwellers themselves provide shelter to a significant, if not the larger share, of the unhoused population, in territories of cultural, spatial and political significance.

A lack of understanding by the public about these nuanced and contested realities on the ground can have negative consequences. In the city of São Paulo, the Municipal Master Plan of 2004 introduced land use instruments based on the social function of land, as previously described. During the next decade, through mechanisms such as ZEIS, there was a true opportunity for a transformation of the central area of São Paulo through the refurbishment of the existing vacant buildings and production of a stock of low-cost housing (Cruz, 2008 in Izar, 2018). What was particularly important at the time was the relatively low cost of property prices in that region. It made it more advantageous for the municipal and the state governments to invest in housing production in the city center than build housing in remote areas that would also require large investments in public transportation (Cruz, 2008). Unfortunately, this opportunity was missed after transformations in the housing and real estate sectors in Brazil, as the study of the PPP Casa Paulista described.

In Dar es Salaam, the passing of the 2016-2036 Master Plan in 2021 creates an opportunity for imagining

the future transformation of the city's predominantly residential, self-built neighborhoods in ways that are centered on the residents' lived experiences of housing and urban production and on their cultural traditions. The Master Plan, while referring to the consolidation of these neighborhoods, offers no guidelines with regards to spatial parameters or planning processes. There is an opportunity for better understanding how traditional architectures, spaces and cultures entangle and unfold in Dar es Salaam. Such understanding can inform transformative urban policy and practice in the city, as well as set an example to other cities in the Global South and even in the North.

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Dwindling of the Tanzanian Housing Sector: Role of the Swahili Language

Albert Nyiti¹, Mariam Genes¹

Abstract: *This qualitative study is questioning attitudes and/or mindsets originating from Swahili language that have shaped the general understanding on the meaning of housing in the country. In order to achieve this, a literature review was conducted to identify scholarly gaps in the existing local body of knowledge from the housing sector. Furthermore, interviews with land and housing sector experts as well as regular citizens were conducted to check whether one's profession or level of education had an influence on their general understanding of the meaning of housing. Findings indicate that housing appears to be misunderstood almost exactly the same amongst different groups of individuals, regardless of their education levels or profession. This confusion in the country is deeply rooted in the Swahili language where the terms 'housing' and 'settlement' are interchangeably used. The article calls for collective action from housing sector experts in raising awareness on the meaning of housing among Tanzanians.*

Keywords: *Tanzanian housing sector, urban housing, Swahili language, urban settlement, nyumba, urban poor*

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Introduction

Over 50% of the global population lives in urban areas, a proportion that is projected to increase to 66% by 2050 with 90% of the increase expected to take place in Africa and Asia (UN, 2014). This unprecedented era of increasing global urbanisation has brought challenges, inter alia meeting accelerated demand for affordable

housing and access to basic infrastructure particularly for the estimated 1 billion urban poor (World Bank, 2020). Since Turner's original notions of self-help and self-building by the poor were established in the 1970s, the discussion on housing for the urban poor has gotten increasingly nuanced. (Yeboa, 2005; Turner 1972, 1976). These discussions and debates paved the way for global efforts to counteract the matter. One of the most prominent efforts in recent times is the New Urban Agenda (Habitat III) an initiative by the UN-HABI-

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TAT. The New Urban Agenda presented a paradigm shift based on this science of cities. The agenda has been the most ambitious initiative towards achieving goal 11 of the Sustainable Development Goals (SDGs) that seeks to make cities and human settlements 'inclusive, safe, resilient and sustainable'. With more emphasis on target 11.1 on ensuring access to adequate, safe and affordable housing and basic services for all by 2030 (UN,2017; UN-HABITAT, 2016). This is a clear indication that ensuring access to affordable and adequate housing for all is a fundamental global concern that calls for collective efforts worldwide.

This qualitative study sought to add another dimension to the existing framework of reasoning behind the recess development of the housing sector in Tanzania. According to the Draft National Housing Policy - NHP (2018), the country is facing a backlog of 3,000,000 housing units growing at a rate of 200,000 units per annum. For the longest, the argument for this outcome has been attributed to high resource constraints; and unexhausted opportunities to counteract the matter (JCP,2022). On the contrary, this article is questioning the attitudes and/or mindsets that have shaped conceptions on the general understanding in the meaning of housing in the country from the Swahili language. In order to achieve this, a literature review was conducted to identify gaps in the existing local body of knowledge from the housing sector. Official interviews with land and housing sector experts from the local and central government; academia; as well as the private sector were conducted. Data and information collected from these experts was analysed so as to check how their professions have influenced their conception on the general meaning of housing.

A purposive sample of 20 respondents i.e., 2 groups formed with 10 individuals each with primary and/or secondary; and tertiary education level respectively, were selected for interview. Information from these respondents was also analysed to check whether their level of education had had an impact on their general understanding of the meaning of housing. Aiming to hear from different people about their understanding of 'nyumba' (housing) and 'makazi' (settlement), we had interviews

with people possessing different levels of education. We asked them three basic questions: (i) What do you understand by the term nyumba? (ii) What does 'makazi' mean to you? (iii) Do you think there is a difference between 'nyumba' and 'makazi'? If yes, how? If no, why? All questions were asked in Swahili then afterwards in English to those who could speak the language.

No 'Home Sweet Home' for the Housing Sector

Housing was once a major national priority in the country. The National Housing Corporation (NHC) was the first parastatal to be founded soon after independence in 1962, demonstrating this point (Kironde, 1992; Nnkya, 2021). Fast forward 60 years later, publicly-led housing delivery has rapidly been overtaken by private-led housing delivery approaches (URT,2019; CAHE,2020; Izar and Limbumba, 2020). Even NHC's goal has shifted from delivering affordable housing to becoming a major commercial and residential real estate developer. All this is taking place in the context of market-based reform and the state's increased reliance on private markets to promote urban development (Izar and Limbumba, 2020). It is fair to say that housing has never had a stable home in the institutional framework of Tanzania. Kironde, 2021 reported that housing was shifted from the Ministries of Health and Local Government to the Ministry of Lands in the early 1970s, where it was renamed the Ministry of Lands Housing and Urban Development. Following its then-relatively small portfolio, the Department of Housing was merged with the Planning Department and renamed the Department of Human Settlements in 1992. Housing was dwindling in the aforementioned department until it was revived in 2004, thanks to initiatives by UN-HABITAT. This new housing directorate operated until 2019, when it was re-absorbed into the Human Settlements Development Department. There, it was again reduced and merged with property development to form the Housing and Property Development Section which remained standing to the time this study was conducted. Even the National Housing Policy has been a draft waiting for the government's endorsement since 2018. Perhaps, this article will shed some light to one of the most overlooked

reasons for this reality. One that originates from Tanzania's national language, Swahili.

General Understanding in the Meaning of Housing from the Swahili Language

In Swahili, there is some controversy on how to properly interpret the terms 'housing' and 'human settlements': Housing is directly translated as 'nyumba,' while human settlements is translated as 'makazi' in Swahili. However, most Tanzanians use these two Swahili terms interchangeably to imply the same thing. Furthermore, ordinary Tanzanians use the Swahili word 'nyumba' to also denote 'house, "shelter,' and 'building'. This was vividly evidenced from the interviews conducted.

The two terms appeared to be understood similarly among the interviewed respondents, regardless of education level. Almost 90% asserted that 'nyumba' and 'makazi' mean the same thing and it is okay to use the two interchangeably. Very few happened to think that there is a difference between these two. However, two of these mentioned/realised the differences after asking for clarification. For instance, one respondent holding a Master degree had noted 'nyumba' means a building that people live in, while 'makazi' goes beyond 'nyumba' in a sense that it takes into account general social activities performed within a house as well as how dwellers interact among each other. For her, 'makazi' simply meant 'home'. Later on, she asked what does 'makazi' mean in English. Thereafter, her response changed and this time she added that 'makazi' is a collection of many houses including services available.

Generally, across the respondents 'nyumba' meant a building that can be used for different purposes; from living, office, commercial, religious etc. The following quotes depict some of the responses with regard to understanding of the terms 'nyumba' and 'makazi' among interviewed individuals.

'...nyumba means a place where you live/stay, and so does 'makazi'. You can say 'haya ni makazi yangu'². Also, 'nyum-

ba' means a building that can have multiple uses – living, religious, commercial, office use, etc. I however think that there's a difference between 'nyumba' and 'makazi' but I don't know what exactly it is'. – Female respondent, secondary education.

'...all houses (nyumba) are buildings but not all buildings are houses - some can have different uses more than shelter, for it to be 'nyumba', a building has to be used as shelter. 'Makazi has to be many houses, like a community – if you're living alone in an area, that's not 'makazi'. - Female respondent, Bachelor degree (Economist)

'...nyumba is a building with different activities/uses. 'Makazi' means a place where one lives, including any other activities that they conduct around that particular house. One can say 'haya ni makazi yangu'³. In other words, for it to be called makazi, someone has to be living inside the house; but for someone to say 'hii ni nyumba yangu' they need to have legal entitlement to that house. You can only say haya ni makazi yangu as long as you are 'staying' there'. - Male respondent, Bachelor degree (Librarian)

'...Nyumba is a building, a tangible structure - in short, anything with four walls and a roof is 'nyumba'. According to my general perception, 'nyumba' and 'makazi' can and are actually used interchangeably and that's okay. I don't think it's wrong to use nyumba and makazi interchangeably because they technically mean the same thing. Makazi means collection of many residential houses and that's why people use the two terms interchangeably'. - Male respondent, Master degree (real estate expert)

'...Nyumba means a structure while makazi depicts an area. I don't think these two terms differ significantly; I think there's just a little difference in terms of definition and meaning. I am also always confusing the two – hii ni nyumba yangu, haya ni makazi yangu'.⁴ - Male respondent, Master degree (environmental expert)

Asking the respondent what he thinks is the source of

³ Refer footnote 2

⁴ Translates to 'this is my house; this is where I stay'

² This translates to 'this is where I stay'

his confusion, he replied:

'...I think maybe I just don't know the differences (professionally); but I would say it's mainly because we normally use these two words interchangeably to mean the same thing.'

Experts in the land and housing sector in Tanzania cut across a vast number of professionals who are responsible with urban and regional planning; surveying; land management and valuation; real estate agents and developers; architects, quantity surveyors, civil engineers etc. While some professionals regard housing as a basic human right or a requirement for all people, others regard it as a commodity or merely a structure in which people live. Interviews with land experts from the local and central government; Ardhi University as well as the private sector revealed that even among these, the terms 'nyumba' and 'makazi' are still understood similarly to non-land professionals and regular citizens. Asking the same questions to a practising real estate agent, he was of the opinion that 'nyumba' and 'makazi' can be used interchangeably because they technically mean the same thing. However, he had the following to say regarding these differences between the two terms.

'...professionally, 'nyumba' is defined according to what other activities are carried out there; on the other hand, 'makazi' is strictly residential. Nyumba and makazi can also be differentiated area-wise; eg. in the real estate sector, makazi is usually used to mean areas designated for residential use only. You can say Makongo Juu⁵ is makazi but you cannot say Posta⁶ is makazi. Makazi also includes services available - roads, water and sanitation, hospitals, etc. Additionally, makazi go beyond just the buildings and that's why there are also 'makazi ya wanyama'⁷. The two terms have similar meaning generally but professionally, these are two different terms.'

It is no surprise that responses were almost the same for all interviewees. This was mainly attributed to the fact

that Swahili is Tanzanians' first language. With the fact that questions were purposely asked in Swahili, education level had little influence on the understanding of the two terms among respondents. This was evidenced by the change in responses once the same questions were asked in English. One of the reasons for this similar understanding is the direct translation of 'makazi', by the majority of Tanzanians, which simply means a place where one stays. In this case, it makes sense for someone to say that 'nyumba' means 'makazi' since that is where one lives/stays. It is also important to note that very few of respondents mentioned physical/technical and social infrastructure as part of housing – this, by the way, happened after further probing and clarification.

Conclusion

Housing is not getting the prominence it deserves in the institutional framework of the nation and this is not only because of the diminishing political interest and delay of the NHP endorsement by the government. One of the significant reasons is the fact that housing appears to be misunderstood almost exactly the same among different groups of individuals, regardless of their education levels. There is no doubt that the Swahili language has played a significant role in shaping this reality. Solving this knowledge crisis requires efforts to raise awareness about housing among Tanzanians. People need to understand that the meaning of housing goes beyond just a building or structure that people live in. Moreover, it should be understood that housing and human settlements are two terms that cannot be used interchangeably. The article calls upon experts from the housing sector to play an active role in changing the narrative on how housing is understood and perceived in Tanzania. A good starting point for this could be raising awareness of the leaders at the smallest local government units (sub-wards). These work closely with community members, irrespective of one's education levels. This puts them at a better position to transfer the attained knowledge to a larger proportion of the citizens they network with or serve on a daily basis.

⁵ This is one of the residential areas in Kinondoni Municipality, Dar es Salaam

⁶ This is a part of the Dar es Salaam CBD

⁷ Animals' settlement

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The Gift to Be Natured: Kenya's Affordable Housing Program

Agnes Ruth Omollo¹

Abstract: Many Kenyans dream of owning a decent house to call their home. People of almost all demographics are highly compelled by this matter. Other than being a basic human need (shelter), to many people, a house is a social and commercial investment. Article 43 (b) of the Constitution of Kenya 2010 states that Kenyans have a 'right to accessible and adequate housing and to reasonable standards of sanitation'. This means that every Kenyan is entitled to safe, decent housing which they can claim from their government. Fifty plus years of independence has not seen many people benefit yet. Under the Big Four Agenda, the government has shown a lot of determination to address this gap. The ambitious plan consists of increasing funding to research institutions, huge capital investment and legal framework revision. This paper explores the efforts of the government of Kenya in providing this fundamental constitutional right to its citizens. It concludes that the initiative is bold even though much needs to be done as it is all work in progress.

Keywords: affordable housing, Vision 2030, Big Four Agenda, public-private partnership, funding, framework,

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Introduction

The *Economic Times* refers to affordable housing as reasonably-priced units for medium household income or below in the society (*Economic Times*, 2022). Meanwhile, according to the National Affordable Housing Summit Group of Australia, affordable housing is reasonable, adequate in standard and location, specially built for lower or middle-income households, and has a cost which enables a household to still meet its other basic needs sustainably (Shelter WA). Most institutions, even with different

definitions, agree that affordable housing should meet the needs of low to lower-middle income households. If we were to go by the earlier definition and include the formal sector income distribution data from Kenya National Bureau of Statistics (KNBS), individuals earning 50,000 Kenya shillings and below per month would be able to afford the affordable housing units. That translates to 74.4% of persons with formal employment in Kenya (KNBS Census, 2019).

2007/2008 put Kenya in the global news for post-election violence. So many years later, the horror of a flawed election that brought so much damage — including deaths and loss of property — still lives with us. This

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caused many to miss the birth of the national development agenda — the roadmap to economic independence and poverty eradication by the year 2030, Vision 2030 — that was launched by the late retired President Mwai Kibaki in 2008. It is from this blueprint that the subsequent governments derive their Medium Term Plans (MTPs). And for President Uhuru Kenyatta's government, that vehicle is part of the Big Four Agenda which was launched in 2017. It includes affordable housing, food security, universal health coverage and manufacturing (Kenya News Agency).

The affordable housing component of the Big Four Agenda intends to deliver more than one million housing units within five years, ranging from 800,000 to 5,000,000 Kshs with low interest rates of up to 5% and mortgage tenors of up to 30 years (Government of Kenya Department of Information, 2018). Young people, who are the majority in Kenya — 35.7 million (75.1%), according to 2019 census records KNBS — are barely out of tertiary education or paying student loans, with 34.27% of them jobless (KNBS Census, 2019).

The census shows that over 30% of the country's population lives in urban areas, with this figure rising steadily at a growth rate of over 8% annually (KNBS Census, 2019). According to the World Bank, almost 60% of urban dwellers live in what can be termed as informal settlements. Do not think of informal settlements only as shanties or slums as you know them; they include all unplanned and uncontrolled residential units that sprout all over the cities (World Bank Urban population data, 2021). Nairobi being the country's capital and Eastern Africa's business hub, it faces rapid population growth followed by increased large-scale occurrence of informal settlements. An urban planner will tell you the housing challenge in Nairobi city is not due to the lack of financial muscles but the incapacity to follow through with and update master plans accordingly. Every developer wants to get a portion of the upper-middle income earners who give investment security mostly by their proof of employment. I need to mention there is a slum upgrading department.

Boma yangu, which translates to *my home*, is the official government of Kenya website for affordable housing applications and allocation. The requirement is that a person must be a Kenyan citizen of at least 18 years with a National Identification Card. With the majority of youth living from hand to mouth, home ownership is a luxury. The classic case is that of a fresh graduate leaving college hostels and seeking employment. They need a roof over their head and it costs to rent an apartment anywhere in the city. Let us assume a small studio/bedsitter at Tsavo Studios is 12,000 Kshs per month. The best shot is sharing this small apartment with others until our graduate able to be on his/her own. More often than not, things don't work out and three out of ten people in this situation return to the village.

The government and various stakeholders have their hearts in the right place, but in the provision for houses, the clusters are exclusive, especially for youths in their early to mid-twenties. These are young people transitioning from college who do not need to be in the same community with others starting families, or those who have already started. This group of people only needs operating space and, being numerous, mass housing applies so well. Affordability problems still persist because the target bracket has not expanded much. It's like an unplanned segregation of sorts.

There are many measures that have been put in place to achieve the affordable housing program, including, but not limited to, the establishment of the National Housing Development Fund with its mandate of mobilizing finances from various potential buyers, as well as the Kenya Mortgage Re-Finance Company which is state-controlled with the aim of mobilizing cheaper mortgage financing of up to half the prevailing commercial rates. The buyers are then expected to raise about 12% of the total cost of the house for down payment (Kenya News Agency).

Job creation has been one of the major opportunities of the affordable housing program for both formal and informal sectors. The affordable housing program encourages the use of local materials, labour and artisans in order to lower overall construction costs and create employment

for thousands of Kenyans.

Through partnerships with various construction companies, it has been possible to design various components prefabricate them offsite, then eventually transport and assemble everything. This cuts costs and saves more time for construction.

Limitation to Delivery of Affordable Housing

Like any other development project, the affordable housing program is faced by a myriad of challenges. Firstly, the Kenyan urban areas lack proper infrastructure and most developers transfer this cost to the end user which in turn, hikes the cost of the houses. Secondly, housing developments are capital-intensive and the Kenyan economy does not have much in the way of funding in supply as the cash flow is short. Thirdly, there is scarcity of land well-serviced with infrastructure in Kenya, therefore the cost of the little parcels available is expensive. Fourthly, some areas marked for affordable housing schemes already have inhabitants who have to be moved and resettled at the program's cost. Fifthly, the housing typologies and clusters are exclusive and, so far, the youth are not well taken care of except by some private developers like Tsavo and Qwetu who have mass houses for that target group (though they are expensive). Last but not least, the level of bureaucracy involved in the approval and licensing of housing projects by different agencies makes the process long and costly. There is no agency with laws mandated to specifically look into affordable housing as a special kind of construction. All these challenges contribute to higher costs of the houses, which in turn makes them unaffordable, thus hindering the achievement of the objective of affordable housing for all. In fact, it's an objective so important that it's a constitutional right: "Every person has the right to accessible and adequate housing, and to reasonable standards of sanitation."

Government of Kenya's Strategy for Delivery of Affordable Housing Units

Affordable land for development

1. Transferring public land to private developers in a

process known as land-swap, which exchanges land use for more suitable land for development while maintaining its value.

2. An idle land tax was approved to discourage more people from speculative land purchase and also to unlock land that can be used to develop affordable housing.
3. Availing more public land for development through public-private partnerships.
4. It has been established that corporations and parastatals such as East African Portland Cement, Kenya Broadcasting Corporation, Kenya Prisons, as well as the Ministry of Agriculture and Livestock may have excess land holdings. A task force has been formed to set them aside as land banks.

Cost of Construction

1. Accelerating project delivery, optimizing costs of procurement and standardizing design elements.
2. Facilitating bulk purchase of key construction materials through a central procurement unit.
3. Developing and providing support to the local construction technology sector.
4. Availing low negotiated rates for key construction inputs.

Financing of Developers

1. Using regulated escrow accounts in selling housing units off-plan through regulated escrow accounts.
2. Reviewing of the Retirement Benefits Authority (RBA) Act to permit the National Social Security Fund (NSSF) to invest more than 30.0% of its funds

in real estate. Also, operationalization of NSSF Act to increase minimum contributions from employee and leveraging on the NSSF balance sheet for funding.

3. Obtaining 60% of the required funding through Public-Private Partnerships (PPP).

Financing of Home-Buyers

1. Including the informal sector in background check to increase the target market.
2. Having a social housing tenant-purchase scheme.
3. The introduction of the Mortgage Refinancing Company (MRC) to facilitate longer-term and affordable loans. The MRC's main purpose is to provide liquidity to financial institutions by allowing them to refinance illiquid mortgage assets, thus enabling mortgages to be issued at longer tenors and with lower rates given the reduced liquidity risk.
4. Provision of long tenor multi-generational mortgages that are hereditary.
5. Increasing creditors to include institutions such as World Bank to reduce interest rates to as low as 5%.
6. Setting up of National Housing Development Fund to manage all the funds related to affordable housing projects. This will increase the number of people saving to buy homes and consequently offer offtake for housing developments.
7. Various first-time buyer incentives like a waiver on stamp duty.

Public-Private Partnerships

1. There is intention by the government to review the

PPP framework. This is to accelerate the approval processes and allow for new approaches.

Infrastructure

1. In case a developer provides infrastructure during construction, there is a proposed tax relief of 25.0% from taxable income.
2. The government will provide off-site and social infrastructure from its funds.

Major Requirements to Increase Chances of Success of the Affordable Housing Initiative

From the government strategies, there is a moderate likelihood of meeting the targets while the success depends on its execution. The following can be considered in order to realize the affordable housing dream in Kenya:

1. A government-driven integrated framework that combines comprehensive solutions to the problem.
2. The extension of funding sources and target groups through increasing of capital markets and access to non-bank funding.

Conclusion

In conclusion, the government of Kenya has, through the Big Four Agenda Action Plan which contributes directly to the Vision 2030, taken one of the boldest initiatives in history by attempting to deliver affordable housing for its citizens, which in turn is creating employment and promoting manufacturing. The initial idea as planned so far is useful, but some crucial components discussed — such as exclusivity in clusters and typologies, bureaucracy, insufficient land for development, funding issues, poor infrastructure and resettlement initiatives — need to be addressed to increase the chances of success. I would recommend more active public participation with a larger sample range in order to ensure most citizens' opinions are well captured and translated into the designs and implementation. It is also necessary

for developers to harness the opportunity by increasing their target market in low-income earners from the known 2% through mass housing and exploitation of alternative materials and technology.

If the government partners with the likes of Tsavo and Qwetu developers, all the youths of the republic of Kenya will have a holiday! This could also be applicable to all the individuals who wish to invest in such mass houses on a buy-rent basis. In that case therefore, it can be referred to as a symbiotic investment.

Acknowledgement

This article is special to me because when I'm blogging, I am torn between writing an academic paper and a story the world can relate to word by word. I have been confused, not blank. The most exciting part is that I was informed this is a special feature on housing ideation, and together with the consumers of my writing, we shall take advantage of it. We've always checked the special box!

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Housing Ideation: The Youth Challenge and Response

Willice Onyango¹

Abstract: *The concept of affordable housing in developing countries, specifically in Kenya across major cities, focuses on overcrowding as well as informal settlements known as ‘slums’ which inhibit the developments across the cities, e.g; Nairobi, Mombasa. Although urbanization is a huge force in accelerating growth in Kenya it has faced challenges through the presence of socio-economic issues in society, e.g; employment opportunities. This paper, therefore, explores the informal housing challenge in the context of the younger generation between the age of 18 - 34 years. Seeking the perspective of the youth about the issue, the paper continues to explore youth-led ideas to solve the problem, as well as speculating on how the situation might change in the future.*

Keywords: *Informal settlements, housing ideation, government response, youth challenge and response, developing countries. urban development*

Author’s Profile

Willice Onyango is the Executive Director of a multi-award-winning youth organization, The Youth Café (Nairobi, Kenya). At The Youth Café, he is currently managing high budget projects and leading a dynamic team of 53. He has a 7-year track record of trailblazing youth-led development having previously served as a global youth representative to the UN High-Level Panel of Eminent Persons on Post 2015. Mr. Onyango is also the author of Kenya Youth Manifesto, a non-partisan publication that unified the aspirations of the ordinary Kenyan youth into a common philosophy leading to the publication and launch of the first-ever Kenya Youth Manifesto. In addition, he is the author of several book chapters including the latest one titled *Securitizing Youth* published by Rutgers University Press. He is a published columnist with The Star Newspaper, World Economic Forum, The Standard Newspaper, Huffington Post, and Open Democracy among other platforms.

Introduction

Informal settlements are a common occurrence in many developing countries in East Africa, especially in Kenya. This may be influenced by the fact that informal settlements lack critical infrastructure and utilities, as well as a high concentration of social and political problems. However, this is not the case, as it can be defined from two different perspectives (Nichols et al., 2018). Legally, these are regions where clusters of housing units have been built on property that the occupants have no legal right to or occupy illegally (Meth 2017).

Informal settlements are described with various ex-

pressions such as squatter settlements, shanty towns, and slums. These definitions refer to those places which have an economic relationship with the surrounding city settlements while having major differences in terms of social and physical aspects. Generally, major elements of informal settlements are indicated by different characteristics such as poverty, high-density population, crime, poor housing, and unplanned control. The housing crisis cannot be attributed to a single group of people because it affects the population (Mandour 2012). Both the older and younger generations are affected (Prince et al., 2019). It is clear as it is evident that the younger generation is more vulnerable to this problem than the older generation. This could be due to the fact that the younger generation has yet to make a decision about where they want to live, and the cost of housing is rising.

¹ The Youth Café

As a result, several interventions have been implemented by various bodies (AGAYI et al., 2020), as well as individual efforts (Aviles et al., 2018), to try to address this developing problem (Ames 2018). More significantly in steering the planning of an innovative and resilient future in the housing sector (Youngbloom et al., 2021). More so, embarking on strategies for the growth and development of informal settlements.

Youths have risen to the fore and realized that they must be on the front lines in order to limit this rising problem and provide spaces for better and more affordable homes in the future.

Gender, age, race, income, and location have significant implications for the vulnerability of people and communities within cities. Low-income groups are being pushed into locations that are prone to disasters, and four out of every ten non-permanent houses in the developing world are now located in areas threatened by floods, landslides, and other natural hazards (UN-Habitat, 2009), revealing the multidimensional fragility of informal settlements. Additionally, there has been a significant increase in extensive disasters and their impacts on cities in the last twenty years, either about losses related to damaged homes, affected people, or damage to health and education equipment (Davis, 2006).

Housing Ideation: A Background Study

Young people make up the bulk of Africa's total population, with an estimated 75% of the continent's population below the age of 35 (AGAYI et al., 2020). Throughout Africa, they are facing phenomenal challenges and life-threatening risks. These risks arise when accessing fundamental rights, including quality education, water, sanitation (Clair 2019), healthcare, and decent work. Young people also suffer the effects of inadequate housing from violence and bear the dualistic impacts of slow onsets of climate change and disasters (Meth 2017). Over time, the housing problem has also been attributed to various causes of displacement, crime, and insecurity, especially among youth groups (Brewis et al., 2019), and weak governance, includ-

ing poor policy planning and urban management in housing by both public and private parties (Mandour 2012). The housing ideation study aims to bring youth closer to youth programs by facilitating inclusive, accessible (Zhu 2013), and empowering digital and physical spaces for youth to meaningfully engage with different institutions through supporting and promoting structured mechanisms of engagement and feedback towards achieving better housing (Dovey 2015). The housing ideation ultimately seeks to bring together a multidisciplinary team of participant professionals and community leaders (Hope 2012), to advocate for and foster innovative, impactful (Romero et al., 2020), and progressive policies that promote youth participation and engagement in national, regional, and global levels (Aviles et al., 2018), while facilitating improved development processes in response to housing challenges.

Kenya Government's Efforts to Resolve the Housing Challenges

One-sixth of the world's population, a billion people, live in informal settlements. This number is forecast to double in the next decade as increasing numbers of refugees from armed conflict and climate change seek safer environments and as economic migrants continue to pursue opportunities in urbanizing areas. Though informal settlements offer at least some degree of promise to their residents, they also lack basic infrastructure to support health and wellness, including clean water, adequate sewage systems, durable housing, and public spaces for commerce and recreation. Additionally, informal settlements are frequently overcrowded and situated in political conflict zones, eco-sensitive environments, and locations vulnerable to extreme weather events (e.g., cyclones, hurricanes, and unusually-severe heat or cold) and natural disasters (e.g., earthquakes and flooding).

For decades, governments in low- and middle-income countries have responded to informal settlements with a range of approaches, including denying their existence, reacting with benign indifference, evicting residents, and demolishing settlements in whole or in part.

More recently, it has been understood that eviction and demolition do not address the cultural and material realities that drive the creation and expansion of informal settlements; this trend has prompted increasing interest in improving informal settlements and attempting to formalize land tenure for residents of these communities (Vahapoğlu, 2019).

The majority of governments play an important role in developing the housing sector. The Government of Kenya is at the forefront of addressing the housing situation in Kenya through various initiatives that have been implemented over the years (Kieti 2020). The Kenya Slum Upgrading Programme (KENSUP) was initiated in 2004 by The Government of Kenya (Brewis et al., 2019), in collaboration with UN-HABITAT and other stakeholders with an objective to improve the lives and livelihoods of people working and living in slums through various initiatives and interventions (Romero et al., 2020). Furthermore, the government initiated The Kenya Informal Settlement Improvement Project (KISIP) supported by Development Partners in 2011 (Clair 2019). The project development objective was to improve living conditions and strengthen the security of tenure in informal settlements in selected towns in Kenya.

In December 2017, Kenya's Affordable Housing Program was launched with an aim to provide at least 500,000 affordable new homes, thereby improving the living conditions for Kenyans (Aviles et al., 2018). This agenda contributes to the fulfillment of the third goal of SDG; Sustainable cities and communities – Make Cities and Human Settlements Inclusive, Safe, Resilient, and Sustainable (Romero et al., 2020). The government took different innovative approaches towards achieving its agenda on housing, including the establishment of a National Housing Development Fund to be funded by a 1.5 percent employee payroll levy and an additional 1.5 percent employer contribution which is meant as saving for employees aimed toward house ownership (Youngbloom et al., 2021). In addition, the Kenya Mortgage Refinance Company was formed to improve mortgage affordability (Prince et al., 2019),

by enabling long-term loans at attractive market rates by providing primary mortgage lenders (Ames 2018), such as banks and financial cooperatives (Clair, 2019), with affordable long-term funding and capital market access.

In its commitment to providing social and affordable housing, the Government reviewed Sessional Paper No. 3 of 2004 on National Housing Policy to comprehensively address the shelter problem (Youngbloom et al., 2021). The reviewed policy is built on four pillars: The first pillar focuses on policy goals such as urban housing (Dovey 2015), rural housing, and slum upgrading, among other things, and proposes solutions such as poverty alleviation (Clair 2019). The second pillar focuses on major housing inputs and addresses methods of obtaining and managing housing inputs such as land, infrastructure, building materials and technologies (Prince et al., 2019), and finances. The third pillar addresses estate management and maintenance, which are required to ensure a long lifespan for housing stock, disaster management (Nichols et al., 2018), environmental impact assessment for housing projects, human resource development, and monitoring and evaluation (Youngbloom et al., 2021), while the fourth pillar addresses legislative and institutional framework and assigns specific roles to various stakeholders (Zhu 2013). The policy also proposes the enactment of a comprehensive Housing Act under this pillar to strengthen the role of the Ministry in charge of housing in regulating housing development.

In 2018, the Government of Kenya created The Big Four Agenda which included Affordable Housing (Mandour 2012). The objective of the Affordable Housing Programme was to facilitate the creation of 500,000 low-cost homes in partnership schemes with the private sector by 2022 (Ames 2018). This was aimed at ensuring that the low and middle-income families that mainly comprise the youth have access to decent and affordable houses (AGAYI et al., 2020). The houses would be categorized depending on the level of income which was either; Social (Aviles et al., 2018), low-cost or mortgage gap. This plan is still ongoing (Kieti 2020),

though the anticipated target has barely been achieved (Hope 2012). The Affordable Housing Programme was foreseen as being helpful to young people as they are hardly hit by the housing challenge since most of them do not have sustainable sources of income.

Youth Challenge and Perspective

The right to adequate housing has been entrenched as a justiciable right, provided that every person has the right to accessible and adequate housing and reasonable standards of sanitation (Meth 2017). Deprivation of this right, discrimination, or inadequacy in its provision has various effects (Romero et al., 2020), direct and indirect, on youths too. Many youths of today face housing challenges attributed to causes such as affordability (Hope 2012), city corruption, or unresponsive governance (Aviles et al., 2018). Inadequate housing and informal settlements affect the youth directly, especially in aspects of health and the environment. Poor water and sanitation, including unsafe toilets, increase water and land pollution (Kieti 2020). This affects the youth in terms of healthcare, increasing the risks of diseases linked to contaminated water and sanitation such as cholera, typhoid, and dysentery (Meth 2017). Residential crowding is highly persistent as a housing challenge increasing the spread of communicable diseases such as cholera and evidently too (Romero et al., 2020); according to UN-Habitat, overcrowding has increased the spread of COVID-19 among youths in these areas (Clair 2019). Indirect effects of challenges in housing to youths include violence necessitated by the struggle for space (Ames 2018), amenities, and facilities, psychological distress due to inadequate space (Nichols et al., 2018), and other needed amenities and needs like privacy (Mandour 2012). There is an increase in mortality rates due to diseases prone to youths in informal settlements and in some cases (Brewis et al., 2019), due to cold indoor conditions which as a result increase the risk of cardiovascular diseases (Dovey 2015). Youths' education is also affected indirectly (Prince et al., 2019),

producing less well-suited students due to inefficient and insufficient spaces to promote education (Aviles et al., 2018). Poor housing tenure structures and amenities also produce unsafe neighborhoods hence increasing the probability of neglect of social protection among youths with cases such as violence and sexual harassment.

Youth Involvement

The young people are taking action in response to the housing issue. They have recognized that the housing challenge (Ames 2018) can only be addressed if they build up their solutions by engaging themselves in sustainable development projects to bring a solution to the housing crisis (Kieti 2020). Young people realize their collective strength and band together to address the problem of housing that directly affects them (Meth 2017). In this regard (Youngbloom et al., 2021), Kenya has, over the years, seen a rise in youth-led initiatives with a focus on improving the living conditions of people living in urban Kenya (Prince et al., 2019), as well as proposing innovative solutions in response to the informal housing challenge (Zhu 2013).

The Green Project Initiative, formed by a group of young people in Mathare, Kenya, proposed a waste management solution that recycles garbage to make briquettes (Clair 2019). The Green Project Initiative produces briquettes from organic waste to provide clean, affordable (Aviles et al., 2018), accessible, and dependable energy to slum dwellers (Mandour 2012). The briquettes are made by collecting combustible waste materials from around the slum, which they then compact and shape into convenient shapes that can be burned. The project involves young people at every stage (Hope 2012), particularly in waste sorting, which provides them with extra income.

The raw materials are collected from households and schools (Nichols et al., 2018), particularly through community clean-ups (Kieti 2020). GPI not only cleans the streets but also reduces reliance on fossil

fuels (Brewis et al., 2019), thereby contributing to the global fight against the climate change.

Setbacks for youth involvement in the housing crisis

Not only are youth's entry points into the housing crisis different from those of the adult population, but their experiences are as well (Youngbloom et al., 2021). Many dangers and disadvantages face today's youth (Hope 2012). Among these disadvantages (Brewis et al., 2019), the youths who are directly or indirectly involved in actions to try to curb this growing phenomenon face a variety of daily stressors and have limited coping strategies and resources to deal with these stressors.

Furthermore, the youths are vulnerable to various inequities (AGAYI et al., 2020), which often determine the fairness in the distribution of affordable housing opportunities and outcomes across populations (Dovey 2015). Youth unemployment is still the greatest challenge leading to crime and social unrest among the youth with many youths being unemployed due to a lack of relevant skills and lack of education.

Consequently, lack of proper housing has led to social problems such as premarital sex, and young ladies have been greatly affected as a result of inadequate housing (Clair 2019). The issue of finance is a prevalent issue amongst young people (Mandour 2012). Most youths tend to have low average incomes or no income at all; as a result (Nichols et al., 2018), these youths are often stigmatized, leading to social discrimination (Ames 2018). Difficulty in accessing social and physical infrastructure has caused high incidences of violence and crime, which has gradually (Romero et al., 2020), generated patterns of depressed urban areas where the youth seek common interests based on unsatisfied basic needs (Meth 2017). Governments globally are acknowledged as key role players in bettering the housing situation in countries worldwide (Kieti 2020). Youths face challenges attributed to the government concerning housing (Youngbloom et al., 2021), with existing barriers such as city corruption due to negligence of authorities and unresponsive governance to these issues.

A Case Study: The Role of the Youth Cafe for Youth Informal Housing Challenge

The Youth Café recently organized community ideation and innovation event with the objective to bring together a multidisciplinary team of professionals, community leaders, and students to facilitate improved development processes and policy outputs in response to youth informal housing challenges that promote the collaboration and participation of all relevant stakeholders. This work was done in partnership with The Aga Khan University, University of the Fraser Valley, Innovative Governance of Large Urban Systems, UN-Habitat, The Youth Café, Urban Economic Forum, and other private sector and community partners. The focus was on the informal youth housing challenge and its impact on young people to address the everyday housing challenge.

The community ideation challenge used three forms of developing ideas; Affinity Diagram, which entails the bundling and grouping of information, and this method can be one of the most valuable methods to employ. Problem Statement, Description of the problem to be addressed. Persona Creation, The participants within the youth cafe organization created two personas to use to represent keystone issues facing the youth in Kenya in relation to affordable housing. Lastly, Ideation, allowed for individual presenters to describe the proposed solution and how it developed from primary idea to proposed project. Resource Map, which explains the process of how it was conducted.

According to the University of Nairobi Research Archive on Urban Housing Affordability, over 70 % of urban households in Kenya experience severe housing affordability challenges. Affordability problems are manifested in the high levels of homelessness, poor human settlement conditions, the high price of housing relative to the incomes of households, mortgage delinquencies, defaults, and foreclosures. This study investigated factors affecting housing affordability in Kenya. Previous studies on housing in Kenya have been descriptive in nature and little or no emphasis has been made on empirical studies on factors affecting affordability, especially with

regard to the contribution of the factors to housing affordability. The result has been a lack of knowledge on which factors are critical in explaining the affordability problems of urban households in Kenya.

Against this background, The Youth Cafe participating members; Tevin Miseda, Melvin Otieno, Peter Njuguna, and Jim Okemwa, proposed a long-term effective solution to the affordable housing issue at Dedan Kimathi University affecting youth. Although the previous studies on housing in Kenya focused on descriptive terms, little or no attention has been paid to the empirical aspects of the issue. For instance, factors that contribute to the rising cost of housing are not taken into account in the study. The project was aimed at providing convenient and accessible affordable housing units for students and employees. As a group, they propose an 8-story flat composed of bedsitter and one-bedroom units for Dedan Kimathi main Campus students and workers. College and university students in urban areas prefer accommodation premises outside the institution due to insecurity and privacy among the staff and amongst themselves, not to mention the overwhelming population in the higher learning institutions. The group hopes to make life easier for students and employees by providing affordable and comfortable units.

The Views and Opinions of the Youth

Youths and housing experts have diverse similar, and indifferent perspectives on housing in general and its challenges (Mandour 2012). Evidently, collaboration is essential in the achievement of adequate housing and progressive improvement of housing situations worldwide (Brewis et al., 2019). These include participative associations of government and private sectors (Ames 2018), the community, and inclusion of the youth in housing projects and programs to increase their active direct or indirect engagement (Zhu 2013). There ought to be monetization policies (Romero et al., 2020) and schemes to ensure that housing structures (Prince et al., 2019) and projects successfully benefit the intended target groups and beneficiaries while ensuring that these houses are affordable to the majority of the youth

(Meth 2017). All in all, it is consensus that a proper place should (Clair 2019), be accompanied by all needed basic amenities for an adequate livelihood and to satisfy basic human needs ranging from (Youngbloom et al., 2021), health, security, education, space and privacy (AGAYI et al., 2020), and a clean environment.

Conclusion and Recommendations

As more signs indicate that the housing sector is on an upward trend, many people wonder if we are in the midst of a housing bubble (Youngbloom et al., 2021). And will the market crash or, at the very least, deflate in the near future? (Meth 2017) The deterioration of young people's housing experiences worldwide poses significant policy challenges (Nichols et al., 2018). First, policymakers must ensure that all young people have equal access to owning a home and living independently (Zhu 2013). This will necessitate a greater understanding of the political, economic, and cultural dynamics that stifle young people's transitions (Kieti 2020) and effective governmental action.

The second major legislative aim is to enhance housing suitability and affordability for young people (Nichols et al., 2018). For example, policymakers, landlords (Mandour 2012), and homebuilders should work to provide housing better suited to the growing phenomenon of shared housing among young people.

During the writing of this article, we asked a few young people what they thought about the housing situation in the coming years (Dovey 2015). While most expect the situation to worsen (Romero et al., 2020), some see signs that the housing economy may falter in the face of rising inflation and geopolitical uncertainty (Hope 2012). The housing sector appears to be running on fumes as home prices continue to rise—the median listing price skyrocketing (Brewis et al., 2019). Mortgage rates are still rising (Aviles et al., 2018), and buyers aren't backing down.

Collaboration is an essential component of achieving sustainable housing and urban recovery. Many of today's youth have stepped up to the plate (Brewis et al., 2019). Young people demand that relevant players bring

about the change they want to see (Mandour 2012). “We’re seeing it worldwide: young people are speaking up.” You ignite movements that will reverberate across cultures and borders (AGAYI et al., 2020). “You are taking control of the future and ensuring progress,” said Under-Secretary-General Fabrizio Hochschild Drummond (Nichols et al., 2018), Special Adviser on the United Nations 75th Anniversary. Improvements to housing tenure (Kieti 2020), structures, and amenities, it can be agreed (Prince et al., 2019), are essential for creating safe neighborhoods in which youths live or reside (Ames 2018) and have a more significant bearing on improving their overall livelihoods.

It has been established recently that there has been a spike in the developments of major cities to meet the demand for more industrial activities. Recently, there has been a spike in the developments of major cities to meet the demand for more industrial activities. Therefore, county governments/national governments in partnership with international institutions need to establish policies to aid in providing long-term solutions to these issues. Our recommendations are;

- Complementing the policies and regulations that promote long-term local housing investment, such as taxation and financial regulation, is the establishment of a more focused and transparent housing market. This can be done through the reduction of the time and cost associated with the various administrative processes related to housing delivery.
- To recognize the importance of small and medium-sized enterprises (SMEs) in the affordable housing sector, the government should support its efforts to ensure that they are able to deliver quality products and services. It should also address the various value chain blockages that prevent large developers from delivering affordable housing at scale.
- To address the various obstacles that prevent large developers from delivering affordable housing at scale, the government should additionally support its efforts to improve the efficiency and transparency of the land markets. This can be done through the establishment of effective land registration and tenure mechanisms.
- Supporting the development of an information infrastructure that supports the affordable housing market is a vital part of any government’s efforts to address the issue. This includes providing support to governments and non-governmental organizations that are working to establish data banks that collect and analyze housing supply and demand data. Early-stage venture capital investments in housing start-up companies are often focused on the areas of the supply chain and the management of the housing delivery. They are also important to support small and medium-sized enterprises (SMEs) that are developing effective and efficient platforms for managing the housing supply and demand.
- The various climate-related factors that affect the development of new homes should be addressed. Aside from this, other factors such as promoting the use of green building codes and incentives are also important to ensure that the market is supported. One of the most important factors that policymakers and housing start-up companies should consider when it comes to addressing the housing supply and demand issue is the establishment of an affordable green standard
- More empirical studies and research on informal housing challenges should be facilitated. This is because previous studies on housing in Kenya have been descriptive in nature and that little or no emphasis has been placed on empirical studies on factors affecting affordability, especially with regard to the contribution of the factors of housing affordability. The result, therefore, has been a lack of knowledge on which factors are critical in explaining the affordability problems of urban households in Kenya.
- An emphasis on Sustainable Development Goal (SDG) 11 of sustainable cities and communities

should be done. Target 11.1 of SDG 11, states ” By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.”

- More focus on scaling up collective community space, shared resources models, and activities such as those undertaken by ANCAD works (Auckland North Community and Development), the Tsavo developments, and Qwetu Apartments should be given.

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