



CHALLENGES TOWARDS THE PROVISION OF AFFORDABLE HOUSING FOR LOW INCOME EARNERS.CASE STUDY OF BATSINDA II AFFORDABLE HOUSING PROJECT KIGALI CITY, RWANDA

BUHETA IRADUKUNDA Osee

Master of Science in Civil Engineering, Option: Real Estate, Valuation, and Property Management at the Private Higher Institute of Technology (IST)/ Email : iradukunda.osee@gmail.com

Abstract: *Housing provides shelter for people to live in and space to exercise their daily activities. Unfortunately, housing supply has not been able to meet these demand. The housing sector faces a continuous growing demand in the urban areas. Affordable housing plays a major contribution in housing supply system but has not been attained due to lack of income of the residents. The purpose of this study was to explore the challenges towards the provisions of affordable housing for low income earners in Batsinda II-Rwanda. This case study target respondent were the low income groups, housing supply institutions and Housing developers. Purposive sampling was adopted in the study. The qualitative approach was adopted for this study focused on the in-depth understand on the opinions and perspectives of policies. The data collected from the field using questionnaire, interviews and observations and applied for it to reach objectives based on three main assessment tools; interview, review case study project and literature review about local documentation. The study found that affordable houses is still experiencing challenges and that the government needs to contribute significantly especially by providing enough financial subsidies and assistance in order to realize substantial supply of affordable housing particularly through affordable housing fund. The research concluded that it is reasonable that the government has tried its best in the housing sector by implementing policies supporting affordable housing, such as the national housing policy, prime minister instructions and affordable housing fund etc. The Researcher recommends comprehensive and enforceable housing policies, programmes and the related strategic actions to be taken to ensure development of an appropriate housing provision system.*

Keywords: *Affordable housing, Low income earners, Challenges, Provision, Housing, Policies, Affordable housing fund.*

0. INTRODUCTION

When it comes to the health and vitality of our communities, affordable housing is the key. The need for quality and affordable homes for low-income earners is part of Sustainable Development Goals (SDGs) as well as the Rwandan Vision 2050 that seeks to evolve into a sustainable community. Affordability in housing markets is one of the major problems facing low income families, due to the continuous increase of construction costs. The issue of affordable housing is becoming global concern including Rwanda. Affordable and adequate housing in Rwanda is an urgent issue, noting that there is need to bridge the gap between housing demand and supply for people in low and middle-income segments. Like in other low-income cities of the world, Kigali has there is an increase in deficit of housing despite numerous policies, programs and strategies being engaged in by public and private sectors. Thus, the aim of this paper is to identify the actual challenges related to the affordable and low cost housing for low-income earners in Rwanda. This chapter presents problem statement, objectives of the study, scope of the study, Significance of the Study, Logical framework, organization of the study.

Thus, the aim of this paper is to identify the actual challenges and way forward related to the affordable and low cost housing. Based on secondary data from previous studies, this study measures different issues namely Housing, Affordability, Housing Affordability, Affordable housing, and Housing development approaches that have been developed as a good practice to address the housing challenges. We also have reviewed the role of the government in the provision of affordable housing where it makes policies and initiative toward to the provision of affordable housing to low income households. Little research has been done on the finance aspects of construction of low-income housing from the perspective of property developers, what motivates them and the challenges they face. This research aims to fill in this gap in study and to provide information to interested housing stakeholders on key areas of opportunity and concern to investors and the business realm that is interested in the low-income housing market.

1. MATERIALS AND METHOD

1.1 Site Location

Batsinda is located around 15 Km from CBD (Central Business District). Batsinda II Sustainable Integrated Neighborhood Development is a pilot project that demonstrates that a high-density affordable housing project located at Kagugu cell, Kinyinya sector, Gasabo District with approximately 10.8 hectares supposed to be implemented as a green and sustainable community. The project integrates green local building technologies, sustainable drainage infrastructure, peri-urban agriculture and active energy production into a cohesive neighborhood master plan.

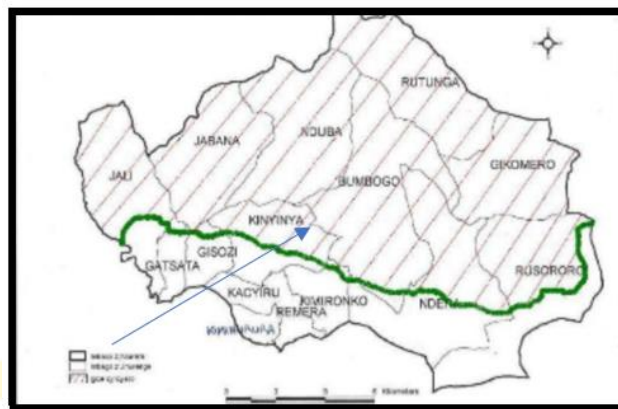


Fig 1: Site Location

1.2 Study Design

Batsinda is located around 15 Km from CBD (Central Business District). Batsinda II Sustainable Integrated Neighborhood Development is a pilot project that demonstrates that a high-density affordable housing project located at Kagugu cell, Kinyinya sector, Gasabo District with approximately 10.8 hectares supposed to be implemented as a green and sustainable community. The project integrates green local building technologies, sustainable drainage infrastructure, peri-urban agriculture and active energy production into a cohesive neighborhood master plan.

This is a case study that seeks to understand the challenges towards the provision of affordable housing for low-income earners in Batsinda II-Rwanda. The study design used for this study is the case study design. A case study analysis provides the researcher with ability to explore in depth a process in its real life context to generate a richer understanding, which could be adapted in the general context [19] [43]. This case study target respondent were the low income groups, housing supply institutions and Housing developers. The qualitative approach was adopted for this study focused on the in-depth understand on the opinions and perspectives of policies and also contribute in housing for low-income earners. The primary and secondary sources of data have taken such as documentation, field observations, and the structured interview method.

1.3 Source of data

The study investigate the actual challenges related to the affordable and low cost housing for low-income earners on Batsinda site. It therefore revealed, the costs basic infrastructures, Limitations of Batsinda II project implementation, Assessment of capital inputs affecting the house price in the project (Batsinda II).The data were sourced from policy documents and laws, institutional publications, academic journals, working papers, Reports from government institution like Rwanda Housing Authority and On the other hand, a survey was conducted to gather primary data from the field using questionnaire, interviews and observations and applied for it to reach objectives based on three main assessment tools; interview, review case study project and literature review about local documentation. Data collection commenced in May 2019 and ended in November, 2019.

The techniques and theories for analyzing and synthesizing interview data applied to interpret the findings are: data description, conceptualization, using existing literature (the case study approach).

2. RESULTS AND DISCUSSION

Batsinda II-Rwanda project is one of the recent eyed affordable housing projects initiated and financed by public fund of Rwanda for Kigali dwellers. years) to commence its building implementation mainly due to financial complications to meet housing affordability targets specifically for low and middle-income beneficiaries.

2.1. The role of Government in affordable housing provision

2.1.1. Policy and legal context for Affordable Housing provision

Rwanda Development Plan (RDP) of 1994 emanates that access to adequate housing is considered a right to every Rwandan, and housing is an integral element of a nation's economy. However, the reality is that not everyone can afford to build a descent house for him/herself mainly due to financial hindrances.

Considerably, the Government of Rwanda has recently put much effort in establishing regulatory policies and laws for improving the delivery and development of adequate housing particularly the affordable housing for low and middle-income earners. During the 11th National Leadership Retreat in 2014, the Government deliberately prioritized the development of affordable housing for middle and low income communities, and in that regards, both the National Housing Policy and Urbanization Policy were adopted 2015.

Following the above noticed effort, there are several affordable housing projects since 2013 that have so far been initiated either by private or public developers. Though none of these projects is accomplished (all in pipeline with a lot of challenges), their progress is promising, and however, they are at different stages of conception and development. Below is a summary of the affordable housing projects so far initiated since 2013.

Table 1: Affordable Housing Projects Initiated and Financed through Public Pension Fund

S/N	No. of housing units proposed	Developer	District/area	App. %of completion
1	1000	Urukumbuzi	Gasabo/Kinyinya	80%
2	2700	BRD and shelter Afrique	Nyarugenge	5%
3	561	RSSB/Public pension fund of Rwanda	Gasabo/Batsinda II	8%
4	56	Abadahigwa ku ntego Ltd	Kicukiro/Kabuga	90%
5	2000	Groupe almeries Development (a Moroccan investor)	Gasabo/Ndera	0% (in proposal)
6	2500	BRD	Kicukiro/Busanza	5%
7	20000	RSSB/Public pension fund of Rwanda	Kicukiro/Gahanga	1%
8	1800	RSSB ,IFC and B-smart (from Malaysia)	Gasabo/Kinyinya	0%
9	500	Private cooperative	Kicukiro/Masaka	~ 2%
10	950	BRD and Millennial Development Ltd	Kicukiro/Kimisange	-
11	2500	RSSB/Public pension fund of Rwanda	Secondary cities	0%

However, only 2 projects have been approved for support, Batsinda II project and Abadahigwa ku Ntego Ltd project where one is the only one finance by public pension fund. As it is observed from the table above, affordable housing projects initiated by RSSB (Pension managing institution) are the ones at lowest percentage (8%, 1%, 0% since 2013) of implementation. This alerts that there are serious challenges particularly limiting RSSB to effectively provide affordable housing. However, the government has come up with new measures to meet housing needs.

During a post-cabinet press conference, the government had identified bottlenecks hindering the delivery of low-cost housing/affordable housing, hence devising new procedures to streamline the set targets within the housing sector. The new strategies devised by the government are clearly explained in the sub-title.

2.1.2. Options and strategies to improves affordable housing

Through interview conducted, Rwanda Housing Authority (RHA) revealed and pointed out major challenges of which include: high cost of land, high cost of buildings, limited building technologies compared to other countries and high cost of financing, both for investors and property developers. Therefore, whatsoever both the government and developers including RSSB have to devise new strategies specifically to address the above highlighted challenges. The most interesting finding was that the government looks forward to revise housing policy and regulations in accordance with the following strategies to address the above mentioned limitations:

- Districts should effectively start strategic acquisition of land and create land banks for affordable housing projects that can be used by investors.
- Working with private sector to invest in industries for new forms of building technologies to promote use of local products.
- Review the new mechanisms for housing development financing that allow lower interest rates and long term loans for both property developers and target beneficiaries.

2.1.3. Incentives and Subsidies

The housing developers in the Rwandan market argue that it is hard and unrealistic for developers to cut prices if the government does not provide them incentives like provision of basic infrastructure support, tax waivers and subsidized land. In other words, it implies that a significant government assistance and intervention in the housing market is required for private sector players to affordably reduce prices of housing units.

In response to the big gap, the government has recently tried to put more effort by setting up and planning new effective measures to boost and ease the provision of affordable housing in medium term. According to the office in charge of affordable housing provision in the ministry of infrastructure, the new incentives and subsidies mainly focus and aim at reducing interest rate on mortgages, pooling housing fund, land banking, and encouraging real estate investors. Though not much in practice the following are the new plans and options the government has set up to support affordable housing in Rwanda especially in Kigali, the capital of Rwanda;

Firstly, the government already only gazzeted and exercised the support for the basic infrastructure (roads, electricity, Water etc.) to and within the neighborhood site. This supports up to 25% of the total cost of the project yet the target aims at least 50%.

Secondary, the Ministry of Local Government prospectively mandates local authorities (districts) composing City of Kigali-Kicukiro, Gasabo and Nyarugenge-to find and bank enough land purposely for affordable housing development without forgetting that 95% of land is privately owned. This land will be subsidized to housing developers investing in low and middle-income housing. In addition, local authorities are tasked to help housing investors build capacity and meet requirements of issuing municipal bonds to finance affordable housing projects and not to wait for public funds.

Thirdly, as across cutting, the Ministry of Local Government, districts, Rwanda Development Bank, and Rwanda Development Board works together to co-ordinate and attract investments into the sector.

Finally, affordable housing fund was introduced and it is yet soon to operate. Its main aim is to fund investors at lower financial rates such as interest rates and avail fund loan that can be repaid in a long-term period. Below follows its implication analysis.

2.2. Analysis of Affordable Housing Fund (Government new strategy)

The government established and approved an affordable housing financing fund (AHF), which is expected to reduce the cost of owning a house mortgage once it is operational as emphasized by the affordable housing specialist in the infrastructure ministry. According to the fund initiative concept note, this fund targets to subsidize mortgage loans on affordable housing to an extent that interest rate will reduce to around 10-12 per cent down from the current 16 to 20 per cent. As the ministry of Infrastructure reportedly confirms, the fund is planned to start with initial capital of Rwf 290 billion where provide a guarantee facility for developers, produces of locally made construction materials and any investors going into residential housing.

Consequently, the practice will probably cut down the cost of houses by up to 50 per cent, the ministry highlights, which means that a house that currently goes for Rwf 50 million (\$57,471) will go down to about Rwf 25 million (28,736). Further more, the prospects also to enable commercial banks to provide long-term loans borrowers in affordable homes sector because it is likely to enable home mortgages to be paid over 20 years or more instead of the current 10 to 15 years.

During the technical meeting with private sector representatives, the minister of infrastructure as reported in the New Times (2017), argued that most real estate developers target high profit (of up 40 per cent) of their investment which makes homes very expensive for the ordinary Rwanda.

He added that the local investors do not have enough capital to invest in the sector, but noted that this problem would be addressed by the affordable housing fund that government will put in place.

Table: Summary of Impact of Affordable Housing Fund

Impact determinant	Assuming before Affordable housing fund fee /	Assuming after introduction of affordable housing fund	Impact difference
Purchase price	Rwf 40 million	Rwf 18 million	45% of total cost
Down payment	20%	20%	0
Loan length (years)	10-15 years	>20 years	10 years increase
Yearly interest (%)	16%	10%	N/A

Besides the above-elaborated impact, there are findings by a consultancy study on cost-efficiency standards for affordable housing projects that show how the affordability of houses will be attained if the fund is practically available. This analysis is found in the next sub-chapter 4.4-housing affordability analysis.

In a nutshell, the government plans to subsidize affordable housing through fund and land banks, which are the key to finance and improve house affordability by reducing the final purchase cost.

2.3. Challenges and strategies of providing affordable housing

2.3.1. Challenges faced by housing developers in provision affordable housing

a) Lack of land acquisition subsidies by government. The developer itself purchases land on which to build affordable homes for low and middle-income households. This consequently hikes house unit prices set by the developers making units unaffordable to low and middle income earners. Currently, the government does not subsidize land mainly due to lack of enough finance on its budget. Eventually, the developer turns project and sells the built units as high end housing since the clients have the capability of buying them.

b) Lack of risk sharing. Private housing developers always complain and argue the government to allow risk sharing especially when it comes to low-cost housing provisions. In developer's Opinions, risk sharing avoids total loss especially at the incident when clients fail to purchase or rent the built dwelling units.

c) Use of expensive building technology. The building materials used are expensive enough to disqualify houses as low-cost. Most of materials are imported and are of high quality. For example, precast materials are newly introduced and were proved expensive enough to turn Batsinda II housing project to premium housing instead of affordable housing for low and middle income households.

d) Lack of client guarantee. The clients who can afford provided homes seem to be fewer than expected just not due to small population in need but rather due to financial limitations. Nevertheless, if the government ensures enough clients to developers and helps beneficiaries pay initial deposits required prior to housing development, no way the developers can not invest significantly in low cost housing.

e) No mortgage insurance and securities. Pension funds being invested in mortgages that are not insured increase risks usually associated with affordable housing. Mortgage insurance normally enables mortgage purchasers to pay less than 20% down payment of which increases affordability of low and middle income earners while the investor is ultimately protected.

d) No business consultations about target housing beneficiaries prior to project implementation. The developer does not consult the beneficiaries about their housing preferences and income capabilities. This results into provision of units unsuitable and unaffordable to target group.

e) Unfavorable eligibility criteria for available government support for the investor. Some criteria as regulated to win the government support (per moment, infrastructure subsidy) are too hard to meet because it does not favour investors to gain profits from such housing projects. Therefore, the investors end up giving up on requesting the support and completely forego the given project.

Last of the mentioned but not all, the affordability cost of the target group is very low. The income of the target group is much insufficient to finance the house purchase to at least a half of its price. Therefore, beneficiaries really need much and reasonable assistance.

2.3.2. Challenges Faced by Government in provision of affordable housing

a) Limited availability and high cost of land

At approximately 95% land in Kigali belongs and registered to the private individuals. Therefore, land may be acquired in two ways, through property market or through public expropriation. This simply implies that it highly costs the government to acquire costs the government of land from private owners on which to construct a housing project. Thereby, land prices become so high due the market driven negotiations rather than government control.

b) The income of the target groups is much insufficient to finance the house purchase to at least a half of its price.

c) High cost of construction

Importation of most construction materials usually hikes their cost, and in turn leads to high purchase or rent price of a home. Like any other developing country, Rwanda lacks sufficient and standardized construction materials that are locally produced through much effort is currently put to utilized local products. Price of steel, glass, and cement are largely attributed in Rwanda's construction cost.

d) Limited government interventions in housing provisions

There is still limited subsidy for housing by the government. Despite the fact that the government has tried and recently put more effort in mainstreaming the strategic provisions of affordable housing into its policies, it has not yet financially supported enough the sector.

e) Government constrained mainly by budget deficit that fails it to implement the provision of incentives like providing basic infrastructure and banking land designated for affordable housing projects.

The above given results of this study indicate that most of the challenges and limitations prove government's low intervention and assistance. Thus, for them to be solved, much effort is required and expected from the government though even investors and beneficiaries to improve their involvement.

2.3.3. Strategies to Improve Provision of Affordable Housing

Despite it being the major and strenuous challenge especially in developing economics like Rwanda's, provision of affordable housing for low income households can hopefully and practically be achieved with strategized options suiting the prevailing economy and context.

Likewise, the suggested measures will likely facilitate the investor to provide dwelling units at lower prices than before and thereby increasing affordability of target group. These are:

a) Increase basic infrastructure subsidy. Though it is currently given as a support this subsidy should be increased to at least 30% of the total project cost from current 20%

b) Land acquisition subsidy should be included in policies regulating affordable housing support. Due to the fact that cost hikes final cost of the dwelling unit price, the government should practically start land banking purposely for affordable housing and fully or partially grant it to the investor

c) Encouraging the use of local building materials. It sounds cheaper to use local construction materials, thus lowering the house price inserted on the beneficiary. The Government should encourage and facilitate both local and foreign investors to locally invest in construction material industries. In addition, for the materials that cannot be produced within the country, importation tax should be significantly reduced.

d) Introduce and effectively establish Affordable Housing Fund (AHF). As it has been thought of, the fund will definitely increase the housing subsidy base. First of all, fund will be available with lower interest rates and long term loan payments for both investors and housing beneficiaries, more so, it will help to secure mortgage in support of beneficiaries.

e) Introduce and formalize the saving culture particularly for housing. Housing beneficiaries should also play a significant role in ensuring provision of their homes by developing a culture of opening accounts regulated by government purposely to secure their homes in future. This will improve house financing in the way that beneficiaries will be able firstly to afford initial and down payments by themselves.

f) Effective and favorable collaboration with banks. Both the government and investor should emphasize on close collaboration with commercial banks purposely to negotiate favorable mortgage terms and conditions for affordable housing loans. For example, the banks can allow to provide long term loans and at lower interest rates.

g) Increase more models of mobilizing pension assets for housing. For instance, the fund should accept also provide loans for housing and also allow direct access to funds.

h) Identify and create database for different categories of housing beneficiaries basing on their income brackets.

2.3.4. Government interventions

Much of the existing literature on housing strongly argues that government's approach to housing matters (UN-Habitat,2011). In some cases, it has been revealed that misguided policies rather than solving, have contributed to the housing problem at scale (Angel, 2000). According to the literature, it is very important and effective for government jurisdictions to subsidize housing especially those designated for low and middle-income earners since housing has a public character. However, by history, Rwanda government has so

far practically provided very little incentives towards affordable housing development, which means there is big gap and much effort needed for the government to lessen the affordability burden in housing provisions.

In the context of Kigali city, the government essentially sees itself playing the intermediary role. The current the housing policy emphasizes the government role to enabling the private sector to exhaust the current and growing housing demand in terms of quantity and quality. Particularly, it advances a comprehensive multi-stakeholder approach to encourage more home building with following objectives (MININFRA, 2015, p.13)

Enabling the private sector to satisfy the current and growing demand for housing in terms of quantities and access costs offered to clients;

- Supporting the purchase power among population through saving for housing, and pooling of individual resources;
- Supporting financing models accessible to the full range of residents including low income levels;
- To emphasize principles of quality and professionalism in both, planning and construction of neighborhoods and housing; and
- To combine land, land use, urban planning and housing policy directions in order to achieve the efficient use of land and resources when developing housing.

Furthermore, the government recently passed two legal instruments in hopes to attract private developers' interests in affordable housing:

- (1) Prime Minister Instructions No. 004/03 of 13/09/2015 determining the conditions and procedures for obtaining government support for affordable housing projects:

It sets out conditions under which the government would supplement affordable housing schemes by providing basic infrastructure. Also, it outlines the eligibility criteria, intended beneficiary's profiles and approval procedures to qualify for government support. Apart from this, there is a proposed Urban Development Fund, which will financially facilitate public infrastructure delivery and project screening and approvals (MININFRA, 2014).

- (2) Law N° 06/2015 OF 28/03/2015 relating to investment promotion and facilitation:

It is part of the broad government strategy to incentivize private investments into affordable housing. It sets out the conditions for wide range of incentives provided to developers of affordable housing including tax relaxation (Republic of Rwanda, 2015b).

The current government efforts and planned interventions to support more affordable housing delivery reveal the magnitude of the problem and how it is treated diligently at all levels. However, the affordability concept has been occasionally either intentionally misused or unconsciously misinterpreted by both private and public institutions.

The objective of the research is to investigate the challenge facing by the key players in provision of affordable housing to the lower income earners in Kigali city. Eventually, researcher investigated the exact issues as mentioned by the respondent. The results clearly indicate the following: 1) The cost of land is high; 2) The cost of building materials is very high (both made in Rwanda and those imported); 3) The cost of financing, both for developers/investors (supply side) and individual beneficiaries (demand side) is high. Investors are borrowing at 15-17% while beneficiaries borrow at 18-21%; plus, the fact that the borrowing period is also short (15 to 20 years for mortgages); 4) the housing scheme policy that need to be revised. Based on this finding, researcher is suggesting that, Rwanda need to look carefully at these issues, reduces its consequence, and promotes the livelihood of the nations by solving these issues.

2.3.5. Alternative solutions to challenges faced in affordable housing provision

As described above, some challenges being faced can be solved in the following way.

- For land that is costly the government will have to acquire some land by creating a land bank and resell it to developers at a lower price for affordable development projects.
- For the costly building materials, the government should the use of local construction materials to reduce the building cost instead of using the imported materials.
- The limitation on the building technology should be addressed by using skilled and competent labor.
- To reduce the cost of financing the government should an efficient housing finance system by reducing the cost of borrowing, and increasing the borrowing period.
- The prime minister instructions should be improved to put more consideration to the affordable housing sector for the future developments by including people with lower quality homes so that they can also benefit from this program.

3. CONCLUSIONS AND LIMITATION

The fundamental question the government should deeply think about and answer in order to solve the problem of affordable shortage for low-income earners prevailing in Rwanda is how to strengthen the housing subsidy and assistance programs.

Basing on the results of this research, it is reasonable that the government has tried its best in the housing sector by implementing policies supporting affordable housing, namely national housing policy, the prime minister instructions and the affordable housing fund etc., the government being the key player should try as much as possible to dispose of required resources to the other agencies and institutions to be able to increase the supply of affordable housing for low income earners and look at how other countries have combated housing affordability problem and try to implement the same in Rwanda.

On the other hand, this paper emphasize that high cost of land and construction materials are major hindrances in investing in affordable housing, but still low cost affordable housing is possible if both public and private sectors work together to minimize all these hindrances towards affordable housing. To solve the problem of high cost of construction materials, the GoR is working to identify the appropriate construction technologies to employ in constructing low-cost houses that are of good quality and affordable. Some practitioners have argued that to resolve the problem of high cost of construction materials, there is a need to promote and use “made in Rwanda” materials such as bricks, iron bars, roofing materials, and cement. In addition, efforts have been made to attract companies.

These findings also prove and help us to understand that the different thing have to be done to balance the requirements of affordable houses to meet the target of low income earners. Affordable housing isn't a problem that is impossible to solve as there are initiatives already implemented and have been quite successful so the government should start strategic acquisition of land and create land banks for affordable housing that can be used by investors; working with the private sector to invest in the creation of industries for new forms of building technologies review the housing development financing mechanisms to allow lower interest rates and long term loans for stakeholder in housing industry.

Also, it is important to note that due to different factors beyond control of the researcher, this research undertaking has encountered some limitations:

The study is limited to Kigali, leaving the other parts of Rwanda where there might be a similar or related scenarios. The size of the sample in this study will be inadequate for generalization to population. Other limitations may include timing constraints whereby the research was expected to complete within a specific timeframe. Not all individuals agreed to be interviewed and others refused to disclose certain information. Furthermore, this research was hindered by inadequate secondary data on the case study given that only a limited number of scholarly works is available on the topic area.

4. LIST OF ABBREVIATIONS

UN-HABITAT	United Nation Habitat
MININFRA	Ministry of Infrastructure
GoR	Government of Rwanda
CAHF	Centre for Affordable Housing Finance
RHA	Rwanda Housing Authority
AHF	Affordable housing fund
EDPS	Economic Development Poverty Reduction Strategy
OECD	Organization for Economic Cooperation and Development
GDP	Gross Domestic Product
DU	Dwelling Unit
USD	United States Dollar
RWF	Rwanda Francs
CoK	City of Kigali
UNCHS	United National Centre for Human Settlements
LAC	Latin American and Caribbean
HIC	High Income Countries
NISR	National Institute of Statistics of Rwanda
MINECOFIN	Ministry of Finance and Economic Planning
RSSB	Rwanda Social Security Board

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