

**IMPLEMENTATION OF HOUSING POLICY AND PROVISION OF AFFORDABLE
HOUSING IN NAIROBI CITY COUNTY**

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DECLARATION

Declaration by Candidate

This research project is my original work and has not been presented for a degree or other award in any other University.

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Declaration by Supervisor

This research project has been submitted for review with my approval as the university appointed supervisor.

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DEDICATION

This research project is dedicated to my mother, **Naima Abdalla**, whose unwavering love, boundless sacrifice, and steadfast faith have been the foundation of my life's journey. Your resilience, wisdom, and unrelenting belief in my potential have inspired me to persevere even in the face of challenges.

Every achievement in this academic journey is a testament to your guidance, prayers, and selflessness. It is my deepest hope that this work stands as a reflection of the values you have instilled in me, integrity, hard work, and compassion.

For all that you are, and for all that you have given, this achievement is as much yours as it is mine.

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With utmost humility, I extend my heartfelt gratitude to the Almighty God, whose unfailing grace, divine protection, and abundant provision sustained me throughout the course of my studies. It is through His guidance that I found the strength, fortitude, and intellectual endurance to conceive, pursue, and successfully complete this research project.

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ABSTRACT

This study aimed to examine the intricate link between the implementation of housing policies and the availability of affordable housing within Nairobi City County. Despite the increasing demand for affordable housing in urban centers, key challenges such as financing costs, construction input expenses, inadequate community participation, and limited infrastructure development persists, limiting access to affordable housing. The study specifically sought to address the gap in understanding how these factors interrelated and influenced the affordability and accessibility of housing in Nairobi. Drawing from a target group of 3,400 individuals, a carefully selected sample of 138 participants - comprising county residents, government officials, and private developers - was engaged in the research. The study was guided by four objectives: to examine the effects of housing costs, assess sources of financing, evaluate the influence of community engagement, and explore the impacts of infrastructural placement on the provision of affordable housing in Nairobi City County. The study was guided by the Public Interest Economic Regulation Theory, Institutional Theory, and Stakeholder Theory. Adopting a mixed-methods research design, the study combined both quantitative and qualitative techniques to thoroughly investigate the complex factors impacting affordable housing. The analysis focused on identifying both the strengths and gaps in the current housing system, aiming to generate practical recommendations for policy enhancement. Special attention was given to understanding housing finance dynamics, cost implications, and infrastructure availability to uncover the specific needs and priorities of Nairobi's population. Community involvement was also explored to evaluate how collaborative efforts among stakeholders influenced the effective delivery of affordable housing. To ensure a broad and inclusive perspective, the study's sample included a diverse range of voices from key sectors. The data collected were analyzed using the Statistical Package for Social Sciences (SPSS), with multiple regression analysis applied to examine the relationships between various influencing factors such as financing costs, construction inputs, infrastructure placing, and community participation. The key findings identified the primary barriers to affordable housing in Nairobi, with a focus on financing constraints and infrastructure gaps. The study also revealed how increased community participation could enhance the efficiency and sustainability of housing delivery. The implications of these findings will inform the development of more targeted, inclusive, and effective housing policies, ultimately guiding urban planning and fostering better stakeholder collaboration in Nairobi's housing sector.

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OPERATIONAL DEFINITION OF KEY TERMS

- Affordable Housing:** Refers to residential housing units that are reasonably priced and accessible to people with low to moderate incomes, ensuring they can afford to meet their other basic needs such as food, healthcare, and education. The most common standard defines housing as "affordable" if a household spends no more than 30% of its gross income on housing costs, including rent or mortgage and utilities.
- Housing Policy:** Refers to a set of **government strategies, regulations, laws, and actions** designed to influence the availability, affordability, quality, and accessibility of housing within a country or region. It serves as a framework for how housing is planned, financed, developed, and managed to meet the needs of the population - especially vulnerable and underserved groups.
- Cost:** Refers to the total financial expenditure required for individuals or households to acquire and maintain a housing unit. This includes the initial purchase, mortgage or loan repayments. Cost is a critical factor in determining housing affordability, as it reflects the long-term financial burden on occupants relative to their income.
- Policy Implementation:** This refers to the **execution of government decisions**, involving the coordination of **resources, institutions, and stakeholders** to carry out laws, regulations, or strategic plans effectively.
- Source of financing:** Refers to the origin or means through which funds are obtained to develop, purchase, or maintain affordable housing units. This may include formal channels such as bank loans, government subsidies, mortgage financing, and housing development grants, as well as informal sources like personal savings, loans from friends or family, and cooperative funding schemes. The availability and accessibility of diverse financing sources significantly impact the affordability and sustainability of housing solutions.
- Infrastructure Placement:** Refers to the strategic planning, development, and geographical distribution of essential physical and social amenities that support housing developments. This includes transportation networks, utility services (water, electricity, and sewage systems), communication facilities, and public services such as schools, healthcare centers, and recreational spaces.

Community Engagement:

Refers to the active involvement and participation of local residents, stakeholders, and interest groups in the planning, development, and decision-making processes related to housing projects. This includes consultations, collaborative discussions, feedback sessions, and partnerships aimed at addressing community needs, preferences, and concerns.

Public Private Partnership:

This is a form of financing that bring on board both the public entities and private enterprises under a common objective. This will be measured in terms of stakeholders' management, development partner's Commitment, legal framework and political systems in affordable housing projects.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Universal Declaration of Human Rights (UDHR, 1948) identifies adequate housing as a core component of the right to an adequate standard of living, crucial for safeguarding human dignity and well-being (UN General Assembly, 1948; United Nations Human Rights Council, 2018). This recognition frames housing not merely as physical shelter but as a multidimensional entitlement that underpins social integration, economic resilience, and health outcomes. As noted by Wetzstein (2017), access to affordable and secure housing enhances household stability, which in turn facilitates improved access to essential services, including education and healthcare.

Nevertheless, despite global recognition of housing as a human right, an escalating crisis persists across regions. As per UN-Habitat (2021), an estimated 1.6 billion individuals live in substandard conditions, with forecasts indicating a 30% increase by 2025. This crisis is driven by intersecting factors such as accelerated urban growth, stagnant wages, inadequate policy responses, and widening socio-economic disparities (Rolnik, 2019). Although various policy interventions have been implemented globally, their effectiveness remains contingent on local governance structures, economic conditions, and social dynamics (Angel, 2021; Baharoglu & Kessides, 2002).

The nature and severity of housing challenges vary significantly across regions. In Latin America, Venezuela's pledge to construct three million homes by 2019 largely faltered due to institutional inefficiencies and fiscal limitations (Smolka & Larangeira, 2008). In East Asia, cities like Shenzhen and Guangzhou grapple with the repercussions of infrastructure lagging behind population expansion, intensifying pressure on housing markets (Zhang & Zhao, 2015). North America presents a mixed landscape: while some cities benefit from effective housing frameworks, others, such as London (Ontario) and parts of California, are burdened with soaring housing costs that far exceed household incomes (Brodie, 2019; Desmond, 2016).

Africa's urban transformation underscores the urgency of addressing housing deficits. Sub-Saharan Africa, in particular, faces acute shortages, with informal settlements accounting for a large share of urban habitation (UN-Habitat, 2021; Omenya, 2019). Contributing factors

include limited access to affordable finance, inefficient land tenure systems, high construction costs, and fragmented policy implementation (CAHF, 2020). Countries such as South Africa, Nigeria, and Ethiopia have embarked on various initiatives to mitigate the housing crisis, but challenges persist due to structural and institutional constraints (Matindi, 2018; Rust, 2019).

Kenya's urban housing landscape reflects many of these broader regional issues. Nairobi, the capital, exemplifies the national crisis, with nearly 60% of residents living in informal settlements that lack basic services (Mwangi & Otieno, 2018). Successive housing strategies, including Vision 2030 and the Affordable Housing Program (AHP) under the Big Four Agenda, have aimed to improve housing supply and affordability. Yet, persistent issues—such as policy inconsistency, corruption, and inadequate multi-stakeholder collaboration—have impeded tangible progress (Njoroge & Mutisya, 2022; Giddings & Nyamai, 2020).

Kenya's housing policies attempt to reconcile economic imperatives with social equity. The National Housing Policy (Sessional Paper No. 3, 2016) aspires to deliver affordable housing across income brackets. Optimists, like Kieti (2019), argue that Kenya's expanding housing market could catalyze economic development in the region. However, others such as Noppen (2018) warn that unregulated market dynamics have led to inflated property prices, exacerbating inequality and sidelining low-income groups.

The debate over the appropriate role of the state in housing provision continues to polarize opinion. Critics argue that overreliance on private developers undermines housing equity, as profit motives frequently eclipse affordability goals (Noppen, 2013; Matindi, 2018). In contrast, proponents of public investment stress its economic multiplier effect. For instance, Walley (2011) suggests that each Kenyan shilling invested in housing could yield a ninefold return. Consequently, scholars recommend revisiting housing frameworks to incorporate income-sensitive, inclusive strategies that expand access for marginalized populations (Rust & Napier, 2020).

Internationally, housing policy oscillates between market-driven and state-led paradigms. Market-centric approaches, while stimulating investment, often deepen socio-economic divides, particularly for vulnerable groups (Rolnik, 2019; Zhang, 2019). Conversely, public sector-led interventions are frequently criticized for inefficiency and bureaucratic inertia. In Kenya, outdated building codes and the absence of a comprehensive Housing Act further

complicate efforts to address the evolving needs of a diverse and growing population (Noppen, 2013).

In summary, the global housing crisis is symptomatic of entrenched structural disparities and calls for innovative, inclusive, and context-specific solutions. Kenya's experience underscores the imperative of harmonizing regulatory frameworks with responsive market interventions to expand housing access equitably. UN-Habitat (2021) emphasizes that effective solutions must integrate affordability, sustainability, and human rights considerations, reaffirming housing as a basic entitlement rather than a market commodity.

1.2 Nairobi City County

Nairobi City County, Kenya's capital and economic hub, epitomizes the complexities of rapid urbanization, demographic expansion, and a persistent housing deficit. With a population exceeding four million across its 694.9 square kilometers, the city presents a dual housing reality - modern infrastructure coexisting with extensive informal settlements (Rohe & Rohe, 2021; Mwau, 2021). These challenges were further compounded by the COVID-19 pandemic, which not only exacerbated socio-economic vulnerabilities but also underscored the urgent need for resilient housing policies capable of withstanding public health and economic shocks (United Nations, 2020). This juxtaposition of affluence and deprivation within Nairobi's housing landscape invites critical analysis of its policy frameworks and urban development strategies.

The pandemic's economic fallout, characterized by widespread job losses and heightened income inequalities, exposed systemic fragilities in Nairobi's housing policies. Informal settlements with inadequate infrastructure became hotspots for public health crises, revealing the critical interlinkages between housing quality and health outcomes. Kholodilin et al. (2021) argue that the pandemic highlighted global housing market vulnerabilities, necessitating comprehensive policy reevaluations. Nairobi's case exemplifies these challenges, as pre-existing policy gaps failed to protect the city's most marginalized populations.

Conversely, Bose and Sarangi (2021) posit that crises, including pandemics, can serve as catalysts for policy innovation and reform. The National Government, leveraged this period to refocus attention on the Affordable Housing pillar of Kenya's Big Four Agenda and introduced the Housing Levy in 2023. These initiatives aimed to enhance housing accessibility for low-

and middle-income groups while promoting sustainable urban development. Critics, however, caution that bureaucratic inefficiencies, funding constraints, and inequitable infrastructure development may undermine these reforms, perpetuating rather than resolving housing disparities (Bose & Sarangi, 2021).

The housing dichotomy in Nairobi mirrors its socio-economic diversity. While parts of the city boast upscale developments and modern urban planning, over 60% of its residents live in informal settlements marked by overcrowding, inadequate sanitation, and insecure tenure (Kenya National Bureau of Statistics, 2021). Mwau (2021) emphasizes that these stark disparities necessitate targeted housing policies prioritizing equity and inclusivity. The Housing Levy represents one such policy, aiming to mobilize resources for affordable housing projects. However, concerns about its regressive nature persist, as lower-income groups disproportionately bear the financial burden, exacerbating existing inequities. Rohe and Rohe (2021) contend that effective housing policies require more than financial mechanisms; they must integrate land use planning, community engagement, and participatory governance to address systemic inequalities comprehensively.

Kenya's commitment to housing reform is evident in the Housing levy policy initiative, which seeks to deliver 500,000 affordable housing units for low- and middle-income households. Nevertheless, practical hurdles remain significant. Kieti (2021) highlights challenges such as land acquisition bottlenecks, limited private sector involvement, and insufficient alignment with urban poverty realities. These issues are compounded by bureaucratic inefficiencies, as Matindi (2018) critiques the slow and complex administrative processes that hinder policy implementation. Furthermore, Noppen (2013) identifies the absence of comprehensive legislative frameworks as a critical barrier, impeding both the monitoring of policy outcomes and opportunities for iterative improvement.

The broader implications of Nairobi's housing crisis reflect global urban housing challenges, intensified by Kenya's unique socio-economic and demographic pressures. While initiatives like the Housing Levy and the Affordable Housing agenda demonstrate the government's intent to address these issues, their success hinges on structural reform and inclusive policy design. Bose and Sarangi (2021) argue that sustainable urban development requires a multifaceted approach integrating economic, social, and environmental dimensions. By adopting data-driven strategies, fostering collaboration between public and private stakeholders, and ensuring robust legislative support, Nairobi can move toward a more

equitable and resilient housing ecosystem capable of meeting the diverse needs of its growing population.

1.3 Statement of the Problem

The enactment of housing policies and the provision of affordable housing within Nairobi City County epitomize the intricate and multifaceted challenges confronting urban centers in their efforts to mitigate housing deficits. Notwithstanding ambitious Governmental initiatives, such as the Affordable Housing Program under Kenya's Big Four Agenda and the Housing Levy introduced in 2023 (Government of Kenya, 2017, 2023), the aspiration of achieving universal access to affordable housing remains an unattained ideal. Academic discourse, as articulated by scholars such as Bose and Sarangi (2021) and Varady et al. (2020), underscores persistent impediments, including entrenched bureaucratic inefficiencies, systemic corruption, inadequate funding mechanisms, and fragmented stakeholder coordination. These observations are corroborated by the World Bank (2020), which identifies systemic governance failures as fundamental barriers to the effective execution of housing policies. However, while these critiques provide valuable insights, they frequently neglect the unique urban dynamics of Nairobi - characterized by rapid population growth, escalating housing demand, and the proliferation of informal settlements - which necessitate contextually nuanced and adaptive policy responses. This intricate interplay of factors highlights the pressing imperative for housing strategies that are both locally informed and holistically comprehensive.

The housing crisis in Nairobi is further exacerbated by profound socio-economic disparities, which disproportionately affect marginalized communities. Vulnerable demographic groups, including low-income households and inhabitants of informal settlements, encounter formidable obstacles in accessing adequate housing due to systemic exclusion and unaffordability. Scholars such as Stephens et al. (2020) advocate for integrative policy frameworks that account for the socio-economic heterogeneity of urban populations, a perspective reinforced by Rohe and Rohe (2021) and Mwau (2021). These academics emphasize the necessity of inclusive housing policies that address the structural underpinnings of inequality while simultaneously providing immediate relief to disadvantaged groups. Nevertheless, there exists a divergence in proposed solutions: while some proponents advocate for direct subsidies, targeted housing schemes, and enhanced access to financing, others prioritize systemic economic reforms aimed at addressing broader inequities in wealth distribution and opportunity. This dichotomy underscores the complexity of formulating

policies that reconcile short-term exigencies with long-term sustainability within Nairobi's urban housing landscape.

The recent COVID-19 pandemic has further illuminated the complexities of Nairobi's housing crisis by exacerbating pre-existing vulnerabilities and underscoring the critical importance of secure and affordable housing. Research conducted by Kholodilin et al. (2021) and the OECD (2020) reveals that the pandemic amplified socio-economic pressures, such as unemployment and income instability, disproportionately impacting low-income households. These analyses advocate for resilience-oriented housing policies that address the socio-economic ramifications of crises and position affordable housing as a cornerstone of urban resilience. Furthermore, they emphasize the need for policymakers to adopt adaptive strategies capable of anticipating and mitigating the long-term consequences of global disruptions on local housing systems. These arguments align with earlier calls for equity-focused interventions but introduce a temporal dimension, stressing the imperative of forward-looking policies that ensure housing systems are resilient to future shocks.

By critically examining the interplay between housing policy implementation and socio-economic dynamics, this study sought to contribute to the expanding discourse on affordable housing in Nairobi City County. The research aimed to identify systemic barriers to effective housing provision while proposing evidence-based recommendations for policy reform. By reconciling the urgent demand for inclusive housing with the complexities of Nairobi's socio-economic and urban context, it aspired to lay the groundwork for innovative, context-sensitive, and sustainable housing solutions that address both immediate needs and long-term challenges.

1.4 Objective of the Research Study

The study was guided by the following objectives.

- i. To examine the effects of cost of housing on provision of affordable housing in Nairobi City County.
- ii. To access the effect of Source of financing on provision of affordable housing in Nairobi City County.
- iii. To access the extent to which Community engagement affects the provision of affordable housing in Nairobi City County.
- iv. To explore the effects of infrastructural placement in the provision of affordable housing

1.5 Research Questions of the Study

This study was guided by the following research questions.

- i. What is the effect of cost of housing in the provision of affordable housing?
- ii. What is the effect of source of financing in the provision of affordable housing?
- iii. How does community engagement affect the provision of affordable housing?
- iv. What are the effects of infrastructure placement in the provision of affordable housing?

1.6 Justification of the Research Study

This study holds significant relevance for the Kenyan Government as it has the potential to directly inform the formulation and refinement of housing policies. The research findings can offer crucial insights to guide the Government in pinpointing areas that require improvement, optimizing resource allocation, and strengthening the execution of housing policies to address the affordable housing challenges faced by Kenya's diverse population. Housing is a fundamental need, playing a critical role in enhancing the well-being, health, and security of households. Therefore, ensuring housing affordability is vital for improving the living standards, particularly for low-income earners, who are often the most affected by housing shortages and high costs.

Nairobi County was selected as the focus of this study due to its high population density, significant proportion of low-income earners, and acute housing shortages coupled with elevated housing prices (KNBS, 2018). The county's unique housing landscape makes it an ideal setting for examining the relationships between key study variables, such as housing input costs, financing, and policy implementation, and their collective impact on housing affordability. The findings from this research can serve as a foundation for developing more targeted, evidence-based housing strategies that address these multifaceted challenges, aligning with broader efforts to ensure sustainable urban development and equitable access to decent living conditions.

1.7 Significance of the Research Study

The outcomes of this research are expected to make a meaningful contribution to the academic discourse on housing affordability, particularly in the context of urban low-income populations. These insights will be instrumental for a broad range of housing stakeholders, especially practitioners and policymakers striving to expand access to affordable housing for

economically disadvantaged groups. In particular, the findings may aid the Kenyan government in operationalizing the revised National Housing Policy by offering empirical evidence to guide the development and implementation of interventions aimed at enhancing housing supply for low-income households.

Furthermore, the study will offer critical perspectives on the affordability challenges confronting urban dwellers in Kenya, equipping government agencies with the information needed to formulate responsive and inclusive housing policies. As affordable housing remains a pivotal sector for national socio-economic advancement, this research will underscore its role in fostering economic stability and equitable urban development.

In addition, academic and research institutions stand to benefit from the study's contributions, as the findings will deepen scholarly engagement with themes such as urban planning, housing policy, and socio-economic inequality. The research will also serve as a valuable foundation for future investigations, helping to construct a nuanced understanding of the structural and policy-driven forces shaping housing markets in Kenya and beyond.

1.8 Scope of the Research Study

This research delved into the implementation of housing policies and the provision of affordable housing within Nairobi City County. The study examined pivotal thematic areas, including the efficacy and scope of existing housing policies, the financial feasibility of housing development, associated infrastructure costs, and the strategic placement of these infrastructures. Geographically, the research focused on Nairobi County, which was selected for its strategic importance as Kenya's capital and its role as the epicenter of several government-led affordable housing initiatives.

The study's target population encompassed a diverse range of stakeholders, including Nairobi County residents, government officials tasked with housing policy execution, private sector developers, and community-based organizations actively engaged in affordable housing efforts. From a broader target population of 3,400 individuals - comprising 1,472 residents, 864 government officials, and 1,064 representatives from private and community sectors - a carefully determined sample size of 138 respondents was used to ensure statistical reliability and representativeness. This methodological approach generated actionable insights and

provided a comprehensive understanding of the challenges and opportunities in affordable housing provision within Nairobi City County.

1.9 Limitations of the Research Study

The research study on the implementation of housing policy and the provision of affordable housing in Nairobi City County faced several limitations. These included challenges in accessing comprehensive and up-to-date data due to bureaucratic hurdles, as well as data protection and privacy concerns. The study did not capture the long-term effects of housing policies, and sudden policy changes during the research period introduced unanticipated variables. Furthermore, budgetary constraints limited the extent of data collection and the geographical coverage of the study, which may have affected the representation of diverse neighborhoods within Nairobi. The findings were largely context-specific to Nairobi City County and were not easily generalizable to other regions. In addition, the dynamic and evolving nature of urban development introduced external influences, such as economic fluctuations and unforeseen events, which impacted the study's ability to provide a comprehensive and static snapshot of the city's housing landscape. Nonetheless, efforts were made to mitigate these limitations and uphold the research's validity and relevance.

1.10 Delimitations of the Research Study.

To address the delineated limitations, this study was meticulously scoped and methodically designed to optimize its relevance, feasibility, and academic rigor. The research predominantly utilized publicly accessible data, augmented by targeted interviews with key stakeholders, to circumvent challenges associated with bureaucratic impediments and data protection constraints. Where requisite, formal permissions were procured to access sensitive or restricted information, ensuring compliance with ethical and legal standards. The study's analytical focus was confined to the contemporary implementation and proximate impacts of housing policies, with an explicit acknowledgment that the long-term ramifications fell outside its purview. Policy modifications occurring during the study period were cataloged as contextual variables; however, they were not subjected to extensive analysis in order to preserve the research's concentrated focus on immediate outcomes.

Data collection efforts were strategically directed toward a selection of neighborhoods within Nairobi City County that were demographically and socio-economically representative of the

broader population. This approach ensured an efficient allocation of resources while capturing a comprehensive and meaningful cross-section of the housing landscape. The research was deliberately context-specific, with its findings explicitly framed within the unique socio-economic and urban dynamics of Nairobi City County. While the insights generated were intended to be highly relevant to Nairobi, the study acknowledged that their applicability to other regions might necessitate contextual adaptation.

Furthermore, the study recognized the inherently fluid nature of urban development and the potential influence of external variables, such as economic fluctuations and policy shifts. To account for this dynamism, data collection was temporally bounded, and the findings incorporated a nuanced discussion of potential variability attributable to external factors. By explicitly delineating these delimitations, the study aspired to deliver actionable and contextually grounded insights within its defined scope, while simultaneously contributing to the broader academic and policy discourse on urban housing challenges.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers the Empirical Literature Review, theoretical framework and the Conceptual framework.

2.1.1 Housing Policy implementation

The implementation of housing policy constitutes a critical global challenge, with governments worldwide endeavoring to translate policy frameworks into practical, effective, and equitable housing solutions. The academic discourse surrounding this issue is rich and multifaceted, offering a spectrum of perspectives that illuminate both universal themes and region-specific complexities in the barriers, strategies, and outcomes of housing policy implementation.

In the United States, Dolphin and Smith (2015), in their study *Evaluating the Implementation of Housing Policies in Florida*, employed a mixed-methods approach that combined quantitative data analysis with qualitative interviews. This methodological triangulation strengthens the internal validity of their findings, allowing for a multifaceted understanding of the barriers to housing policy implementation. However, the study's focus on a single state raises concerns about generalizability, particularly in a country where housing policies and regulatory environments vary significantly by region. The authors identify bureaucratic inefficiencies and fragmented regulatory frameworks as central impediments, particularly at the local level - a conclusion that echoes Dunning's (2014) assertion that "policy incoherence between levels of government undermines efforts to address urban housing shortages."

While Dolphin and Smith successfully highlight structural and institutional challenges, their work underrepresents the influence of market dynamics and private sector behavior - an omission that Peterson (2016) critiques as a major oversight. Peterson argues that housing outcomes are equally shaped by investment patterns, speculation, and affordability trends, which are often driven by economic forces rather than policy misalignment alone. This critique invites a more integrative analytical framework - one that recognizes the interplay between public governance and private market forces in producing housing outcomes. Moreover, Dolphin and Smith's study offers limited attention to equity implications, such as how marginalized populations experience these systemic failures. This signals a gap in addressing

not only *whether* policies are implemented, but *for whom* they are most (or least) effective.

In the United Kingdom, Brown and Green (2018), through a city-level case study titled *Housing Policy Implementation in the United Kingdom: Successes and Challenges*, underscore the importance of collaborative governance - specifically, partnerships between local authorities and non-profit organizations. This approach offers promising examples of innovation in housing delivery, particularly in cities like London. However, as a case study, the research is contextually rich but limited in scope, raising questions about its transferability to less resourced or differently structured municipalities. Furthermore, while the study highlights successful policy execution, it largely sidesteps an in-depth analysis of the broader systemic forces - such as neoliberal market policies - that frame these collaborative efforts.

The authors acknowledge rising property prices and gentrification as unintended consequences of policy success, but do not fully interrogate how these market forces interact with policy design. Rogers and Harris (2016) sharpen this critique, warning that “without proactive measures to curb gentrification, urban housing policies risk displacing rather than supporting vulnerable populations.” This raises a crucial tension between the goals of innovation and inclusivity. Yet, this binary framing may oversimplify the complexity of urban transformation. Proponents like Thompson (2017) argue that gentrification, if strategically managed, can foster economic renewal and improve urban infrastructure. However, this assumes the existence of effective policy safeguards - which are often weak or inconsistently applied - highlighting a recurring gap between policy intention and outcome.

Moreover, Brown and Green’s emphasis on local partnerships, while commendable, underplays the influence of national policy shifts, such as austerity measures and welfare reform, which have significantly constrained local governments’ capacity to act. The absence of this macro-level analysis limits the explanatory power of their study. A more robust critique would situate these collaborative successes within a broader political economy framework, examining how fiscal policy, housing finance, and land-use planning interact to shape housing outcomes in both inclusive and exclusionary

In the Australian context, White and Johnson (2020) offer a longitudinal perspective in their ten-year study *Barriers to Effective Housing Policy Implementation in Canberra*. This extended timeframe enhances the study’s credibility by capturing policy evolution over time; however, the singular geographic focus on Canberra limits the extent to which findings can be

generalized across Australia's highly diverse urban and regional contexts. Their central argument - that fragmented federal and state coordination impedes effective housing policy implementation - is reinforced by empirical evidence and policy trend analysis. This supports Weaver's (2017) broader critique of Australia's disjointed housing governance structure, which calls for the establishment of a cohesive national strategy to counteract the volatility created by market liberalization and urban pressures.

While the recommendation for a unified national framework is compelling, it risks underestimating the importance of local specificity in policy design and delivery. Davies (2019) offers a counterpoint, arguing that excessive centralization may marginalize regionally tailored solutions and hinder local innovation. This critique suggests that the "one-size-fits-all" approach proposed by White and Johnson may not be adaptive enough to respond to the varied housing demands and socio-economic conditions across Australia. Moreover, the study gives limited attention to how market forces - such as property speculation, foreign investment, and housing as an asset class - interact with regulatory frameworks to shape accessibility and affordability.

A more nuanced interpretation would examine how state-level disparities in funding, land-use regulation, and housing demand intersect with federal policy decisions, often leading to misaligned priorities and accountability gaps. This speaks to a broader issue in the literature: the tension between governance efficiency and contextual responsiveness. White and Johnson's work thus opens important lines of inquiry but would benefit from a deeper interrogation of the political economy surrounding housing finance, land distribution, and the commodification of shelter.

In the African context, South Africa's post-apartheid housing policy has been extensively studied due to its ambitious attempts to redress historical spatial injustices. Mbeki and Nkosi (2016), using participatory action research - a method that actively involves community members in the research process - bring forward critical grassroots perspectives often overlooked in top-down policy assessments. This approach enhances the study's legitimacy and ethical grounding, particularly in marginalized communities. However, the participatory nature of the research, while rich in local insight, may also limit objectivity and introduce challenges in comparative measurement across cases. Their key finding - that a persistent disconnect exists between government-led initiatives and community needs - offers a sobering reflection on implementation failure despite well-intentioned policy design.

This critique finds resonance in Nigeria, where Okafor and Nwosu (2019) identify similar systemic barriers - such as urban sprawl, bureaucratic inefficiencies, and insecure land tenure - based on large-scale urban surveys in Lagos, Abuja, and Port Harcourt. Notably, while both studies converge on the importance of community engagement, their methodological approaches differ: participatory action research in South Africa versus structured surveys in Nigeria. This difference reflects not only varying research philosophies but also the distinct institutional landscapes in which housing policies operate. The Nigerian study, with its quantitative emphasis, offers more scalable data but perhaps at the cost of capturing local narratives in full depth.

The literature presents a tension between decentralization and scalability. Adeyemi (2020) strongly advocates for community-led, decentralized housing strategies, emphasizing their responsiveness and legitimacy. Yet, Okonkwo (2021) presents a valid counterpoint, arguing that such approaches often lack the financial sustainability and institutional infrastructure required to meet mass urban housing needs. This highlights a critical dilemma for policymakers: how to reconcile participatory governance with the demands of large-scale housing delivery. The broader implication is the need for hybrid models that combine grassroots participation with strategic state oversight and funding mechanisms - an area still underdeveloped in much of the African housing literature.

In Ghana, Asante and Mensah (2017) investigate community-based housing initiatives in Accra and Kumasi, emphasizing their potential to foster localized, context-sensitive solutions. While their qualitative approach offers valuable insight into grassroots innovation, the study acknowledges limitations in financial capacity and institutional support, which pose significant scalability challenges. Their work aligns with Mensah (2019), who calls for stronger public-private integration to bridge the resource gap in Sub-Saharan Africa's housing sector. However, the study does not fully explore the mechanisms through which such integration could be operationalized - an omission that weakens its applicability to policy design.

Contrastingly, Kenya presents a more structured embrace of public-private partnerships (PPPs) in housing policy. Badawi (2019) and Mwangi and Wanjiku (2021) highlight how such partnerships have helped navigate obstacles like land acquisition, construction costs, and limited credit access. Yet the framing of PPPs in these studies tends to be optimistic, assuming synergy between state objectives and private sector efficiency. This assumption is problematized by Otieno and Mutua (2022), who focus on Kisumu City and advocate for

housing cooperatives and microfinance as more socially inclusive alternatives. Their work contributes a crucial bottom-up perspective, but like the Ghanaian studies, it struggles to address long-term viability and institutional scaling.

The literature reveals a growing divide between market-oriented and socially driven housing solutions. Critics like Kipchumba (2023) warn that overreliance on PPPs may deepen inequality, particularly where private interests dominate policy agendas. This critique invites deeper interrogation of the political economy surrounding housing finance - specifically, who benefits from PPP arrangements and how accountability is maintained. Moreover, while Kenyan case studies tend to emphasize innovation and efficiency, they often underplay issues of displacement and affordability, especially in informal settlements. This highlights a thematic gap in the literature: the need to evaluate not only how policies function, but whom they ultimately serve. A more balanced analysis would consider both economic outcomes and social justice implications in evaluating the success of these housing models.

The literature on housing policy implementation reveals both shared challenges and region-specific nuances across diverse geopolitical contexts. Across the United States, the United Kingdom, Australia, and multiple African nations, recurring themes emerge: governance fragmentation, inadequate stakeholder coordination, financial constraints, and the tension between market logic and social equity. Yet while existing studies contribute valuable insights, they often suffer from analytical imbalances - either privileging structural explanations while underplaying market forces, or vice versa. Moreover, methodological limitations - such as narrow geographic scopes, assumptions of transferability, or lack of longitudinal data - undermine the generalizability of findings. There is also a notable gap in integrating equity-centered evaluation criteria, with limited attention to how policies affect marginalized populations over time. These gaps signal the need for a more integrated, interdisciplinary approach that not only compares institutional and financial frameworks, but also critically assesses the normative assumptions driving housing policies. Future research must focus on context-sensitive, scalable models that balance state leadership, market incentives, and community agency to achieve sustainable, inclusive housing outcomes.

2.1.2 Affordable Housing

The concept of housing affordability is a multifaceted construct, central to evaluating the interplay between housing costs and household well-being across socio-economic strata.

Definitions and metrics vary widely, reflecting regional disparities and methodological pluralism. Whitehead (2011) offers a foundational perspective, viewing affordability as the proportion of disposable income allocated to housing. Hancock (2013) expands this definition by emphasizing the trade-offs households face when housing costs compromise their ability to meet other essential needs. This duality underscores the limitations of uni-dimensional thresholds and the necessity for multidimensional indicators. Yet, as Malpezzi (2012) critiques, such frameworks often reduce affordability to purely financial terms, neglecting qualitative dimensions like housing quality, location, tenure security, and access to services - factors critical for a comprehensive assessment.

Globally, affordability challenges are particularly acute in rapidly urbanizing regions, where supply consistently lags behind demand. Sastry et al. (2014), in their study of Uttar Pradesh, India, suggest pragmatic affordability benchmarks - housing prices under four times annual income or rents under 30% of monthly income. Their quantitative approach identifies low-income households earning under 120,000 INR as disproportionately burdened. While these benchmarks offer clarity, they risk oversimplification. Quigley and Raphael (2004) argue that rigid thresholds overlook regional cost-of-living variations, calling instead for flexible, context-sensitive measures. Similarly, Sohaimi et al. (2017), studying Singapore, stress that affordability must be defined by a household's residual capacity to meet other basic needs, not just fixed income ratios - highlighting the need for residual income measures over ratio-based thresholds.

In Southeast Asia, Sengupta (2014) and Kutama (2017) echo similar concerns in Selago, Indonesia, finding that affordability is strained when housing costs exceed 30% of household income. Yet, neither study fully interrogates how urban governance or land-use policy affects housing supply, which weakens their structural explanatory power. More comprehensive frameworks are provided by Yin et al. (2017) in Hong Kong, who employ a Housing Affordability Index (HAI) that incorporates macroeconomic variables like GDP growth and mortgage rates. However, as Haffner and Boumeester (2010) caution, such indices often overlook housing tenure and financing accessibility - factors particularly relevant for marginalized renters or first-time buyers. AbdulRahman et al. (2012), in their Kuala Lumpur study, add a valuable focus on land value as a price driver but similarly fall short of connecting affordability with broader institutional or planning regimes.

In Sub-Saharan Africa, structural barriers amplify affordability constraints. In Accra, Ghana, Amoah-Abban (2017) found that semi-detached homes priced near \$90,000 remain unattainable for low-income groups, due to high land costs and inadequate financing. While this study presents valuable empirical data, it narrowly focuses on formal housing markets, omitting the informal sector where many urban poor reside. Boachie-Yiadom (2015) and Nguluma and Magina (2019) echo these barriers in Nigeria and Tanzania respectively, linking affordability deficits to rapid urbanization and weak policy frameworks. Yet critics like Turok (2016) caution that many African studies overemphasize supply-side issues while neglecting demand-side factors like income instability, employment informality, and wealth inequality. This critique invites a more holistic understanding of affordability, one that situates housing within broader socio-economic and labor market dynamics.

Kenya offers a compelling case study of affordability in a rapidly urbanizing and financially stratified setting. Kongoro and Owino (2016) identify a demand-supply mismatch in Kisumu County, pushing vulnerable households into informal settlements. Muiga and Rukwaro (2016) note that only 20% of Kenyans own homes, pointing to systemic obstacles such as inaccessible mortgage products and stagnant wages. In Mombasa, Badawy (2019) quantifies the problem - only 11% of low-income earners qualify for home loans - highlighting the financial exclusion of the poor. However, these studies tend to treat affordability as a static economic condition, rarely exploring the role of institutional actors or the impact of speculative land markets. Wanjiku and Mwangi (2020) critique Kenya's affordable housing initiatives under the Big Four Agenda, citing high land acquisition costs and shallow financing mechanisms. Yet, Kariuki (2021) takes the critique further, arguing that these initiatives disproportionately favor middle-income earners, inadvertently reproducing socio-spatial inequalities. This exposes the political economy of housing affordability and calls for a redistributive, equity-centered policy approach.

Globally, metrics such as the 30/40 rule (housing costs below 30% of income for households in the bottom 40%) remain widely used (Ahmad et al., 2019; Torluccio & Dorakh, 2015). Gibb and Hayton (2017), in their Manchester study, endorse residual income measures, showing that exceeding a 30% threshold undermines household financial resilience. Still, Sengupta (2018) challenges these indicators as overly reductive, calling for affordability frameworks that integrate regional, cultural, and spatial dynamics. Mulliner and Maliene (2013) propose a more composite approach, advocating indices that blend housing quality, location, accessibility, and

neighborhood context. However, the practical implementation of such multidimensional tools remains rare, hindered by data availability and administrative capacity.

Taken together, the literature signals a growing consensus: affordability must be defined not merely by cost-to-income ratios but through dynamic, place-based, and equity-driven lenses. As Amoa-Abban (2017) asserts, "Addressing housing affordability requires integrated policy approaches that align economic, social, and environmental objectives." Yet, as Bramley (2012) aptly notes, such alignment depends on political will and the institutional capacity to prioritize inclusive housing within broader urban development strategies. Thus, future research should interrogate not just affordability's metrics but its governance - who sets the standards, who benefits from affordability schemes, and who is left out.

2.1.3 Housing Financing Costs and Provision of affordable housing

The cost of acquiring or constructing a home is a fundamental determinant of housing affordability, a theme consistently highlighted in global housing literature (Woetzel et al., 2014; Mariadas, Selvanathan, & Hong, 2016; Mosha, 2018; Ngigi, 2016). In Ghana, Boachie-Yiadom (2015) conducted a survey involving 150 respondents in Kumasi, revealing that exorbitant interest rates - averaging 30% - were a primary impediment to mortgage access, thereby limiting housing affordability. Similarly, Ismail et al. (2015) found in Malaysia that housing unaffordability was linked to high interest rates and substantial monthly mortgage repayments, a finding corroborated by Baranoff (2016), whose study in San Francisco emphasized how increases in mortgage rates strained affordability for median-income households. Baranoff advocated for policy interventions that lower mortgage interest rates as a way to ease housing costs.

In Italy, Torluccio and Dorakh (2015) explored housing challenges among low-income earners, reporting that high mortgage rates and construction material costs were key contributors to unaffordability. Their findings suggested a strong inverse relationship between the cost of housing and access to affordable shelter, prompting recommendations for tax relief and policy reforms to reduce material costs. Supporting this view, Mariadas et al. (2016) argued that construction costs - driven by expenditures on labor, materials, equipment, and logistics - exert a direct influence on housing prices, thereby shaping affordability outcomes in Malaysia.

Chung et al. (2019) examined the housing affordability crisis in Hong Kong and discovered that low-income residents spent around 42% of their disposable income on housing, primarily due to high mortgage and land costs. Their analysis, using multivariate regression, called for the revision of housing policies to address income disparities and expand access for disadvantaged populations. Meanwhile, in Malaysia, Yusof et al. (2017) demonstrated a statistically significant relationship between home financing and housing ownership. Their study found that Islamic financial institutions, which generally offer lower interest rates than conventional banks, enhance housing affordability.

In a different context, Squires and Webber (2019) examined financial reports in New Zealand spanning 2001–2017, and while they found no significant statistical relationship between mortgage rates and affordability, their study did note a sustained increase in mortgage rates alongside the growth of informal settlements. Ezennia and Hoskara (2019b), through a meta-analysis in Turkey, concluded that both housing material costs and mortgage interest rates directly impact purchasing power, leading them to recommend government subsidies and tax incentives to reduce overall housing costs.

The Nigerian case, examined by Udoka and Kpataene (2017), reinforced this perspective by showing that high mortgage interest rates hinder housing accessibility. Comparable insights emerged from Rwanda, where Iyandemye, Barayandema, and Gasheja (2018) linked housing affordability directly to mortgage facility costs, suggesting that affordability improvements depend on reduced interest rates and broader mortgage access.

In Kenya, multiple studies have addressed this issue from various angles. Mutisya (2015) identified key affordability determinants in Nairobi - such as loan-to-value ratios, construction costs, land value, inflation, and interest rates - finding that high interest burdens discouraged mortgage uptake. Mbuloh and Oluoch (2019), through regression analysis, established that each unit increase in mortgage rates significantly reduced housing demand, underscoring the centrality of interest rates in affordability discourse.

A study by Marissa (2019) for the OECD further emphasized that middle-income earners in Nairobi were increasingly priced out of the housing market due to construction and mortgage costs, exacerbating homelessness and inequality. Younger residents were particularly discouraged from pursuing homeownership, often citing high land costs and financing barriers.

The study proposed expanding the government's affordable housing program to assist middle-income residents.

To better understand mortgage uptake, Macharia and Wanyoike (2016) conducted a survey among financial institutions in Nakuru, revealing that mortgage fees, high interest rates, and other associated costs limited access to home financing. Similarly, Kenya (2015), in a study involving 44 banks, found a significant negative correlation between mortgage cost and housing affordability, highlighting how financial barriers deter low-income households.

Finally, Ngigi (2016) explored how construction technologies influence housing affordability in Nairobi. The study concluded that high construction costs limit access to adequate housing and sanitation, while advocating for the adoption of cost-efficient alternative materials and methods. This approach, according to Ngigi, would reduce overall building costs and support broader affordability goals.

2.1.4 Housing Cost and provision of affordable housing

The global discourse surrounding housing affordability is characterized by a complex interplay of economic, policy-driven, and socio-political dimensions. Housing prices, often situated at the center of affordability discussions, have been identified as a key yet contentious determinant (Kallergis et al., 2018; Erdmann, Furth, & Hamilton, 2019). Median house price-to-income ratios - frequently cited between 4.9 and 6.3 in urban contexts - serve as indicators of systemic unaffordability across cities worldwide. Nevertheless, such quantitative metrics risk oversimplifying broader structural inequities. Scholars such as Kemeny (1995) and Ronald and Elsinga (2012) caution against deterministic approaches that ignore underlying power dynamics, spatial exclusion, and the commodification of shelter under neoliberal governance.

Stone's (2004) concept of "shelter poverty" provides a paradigmatic shift by emphasizing residual income post-housing expenditure, reframing affordability as a function of distributive justice. Empirical data from Minnesota indicated that households spending over 30% of their income on housing experienced significant material deprivation - an observation echoed by Sastry et al. (2014), who proposed a 40% affordability threshold. Nonetheless, these cutoffs have been critiqued for their reductive and homogenizing assumptions. Marcuse and Madden (2016) argue that conventional affordability benchmarks insufficiently account for spatialized labor market precarity and the rise of speculative investment in urban housing markets.

Empirical studies from both developed and developing economies underscore the persistent escalation of housing costs. In many developing nations, average housing price increases of 5% per annum have been recorded, often attributed to the mismatch between housing demand and constrained supply (Milwicz & Nowotarski, 2015). The resulting affordability crisis is exacerbated by land scarcity, high construction costs, and speculative investment patterns. In the United States, Erdmann et al. (2019) noted that in tightly regulated “closed access” cities, restrictive land-use policies significantly inflated housing costs, impeding the realization of equitable urban growth. Kallergis et al. (2018), in a cross-national study of 200 cities, reaffirmed that high price-to-income ratios remain the principal barrier to homeownership for middle-income earners, driving many into informal or subsidized housing sectors.

A longitudinal analysis by Anthony (2018) spanning 25 years of housing and economic data revealed persistent misalignments between economic prosperity and housing affordability. More than 35% of U.S. residents were found to allocate over 30% of their income to housing, with affordability challenges transcending both middle- and low-income groups. O'Connor (2018) observed that rents in several U.S. states, including Florida, were rising at rates as high as 17% annually, while significant portions of the population earned less than the median income. Public housing, rental vouchers, and project-based subsidies were shown to alleviate some pressure on the lowest-income segments, yet broader systemic interventions were deemed necessary.

Similarly, in the United Kingdom, Switzerland, and the United States, Hilber and Schöni (2016) identified stringent regulatory frameworks as a key driver of unaffordability, alongside persistently low income-to-price ratios. Fingleton, Fuerst, and Szumilo (2019) argued that housing supply alone does not sufficiently address affordability unless accompanied by price moderation mechanisms. Wage increases were shown to have minimal impact where housing prices continued to outpace income growth.

In Malaysia, numerous studies corroborate the centrality of price dynamics in housing affordability debates. Leng, Malek, and Yasin (2017) found that limited land availability in Penang Island had driven up land and housing prices by over 53.9% between 2005 and 2010. Other research (Soffian et al., 2018; Ang et al., 2017; Yap & Ng, 2017) emphasized the need to distinguish between various dimensions of affordability - such as purchase affordability, repayment capacity, and income adequacy - each influenced by different socioeconomic variables. Yin et al. (2017) quantitatively demonstrated that escalating housing costs

significantly curtailed low-income household participation in government-subsidized housing schemes.

Furthermore, rental unaffordability remains a persistent issue. Salleh et al. (2015) found that high rental costs in public housing in Ipoh City correlated strongly with residents' financial vulnerability. In another Malaysian study, Ahmad et al. (2019) reported that housing prices often exceeded 80% of household incomes, thereby pushing many to informal settlements. These insights align with international evidence. In Bangladesh, Haque and Aktar (2016) attributed high housing costs to inflated land prices and construction costs, while Dewilde (2018) in the Netherlands reported that over 40% of low-income renters spent more than 30% of their disposable income on housing - indicating widespread financial strain.

Baranoff's (2016) findings in San Francisco further emphasized how rising house prices diminish the ability of average-income households to secure appropriately sized and well-located dwellings. In China, Clement, Cheng, and Hong (2018) identified speculative real estate investments and elevated land prices as primary drivers of unaffordability. In Canada, Matheson (2018) linked high construction input taxes to elevated house prices, while Sohaimi et al. (2017) showed that young professionals were increasingly priced out of urban housing markets.

In Sub-Saharan Africa, the price-affordability nexus remains acutely pronounced. Femi (2017) and Ahmed & Sipan (2019) highlighted the compounded effects of poor housing finance options and escalating prices in Nigeria. Akinyode (2018) stressed the need for inclusive pricing strategies to enhance access. In Ethiopia, Dires (2015) revealed that high upfront costs and unaffordable installment payments constrained access to government-built housing among lower-income groups.

Kenya presents a similar picture. Mutisya (2015) found that house prices, significantly influenced by mortgage interest rates, were a major barrier to affordability. Government initiatives to subsidize costs and expand affordable housing were recommended. Citibank reports affirmed that most Kenyan households are priced out of homeownership due to speculative pricing by developers and unaffordable loan repayment structures.

Taken together, the literature reflects a global consensus: house prices are a critical determinant of housing affordability. However, achieving affordability requires more than price

stabilization. It demands comprehensive strategies addressing land use, fiscal policy, housing finance, and income inequality. Without structural reforms and context-specific policy interventions, housing will remain inaccessible to large segments of the global population.

2.1.5 Community engagement in Provision of Affordable Housing

Community engagement has long been heralded as a linchpin of effective social and human service delivery, with scholars lauding its capacity to foster sustainable development and drive equitable social transformation (Chambers, 2007; Green, 2008; Oakley, 2008). By integrating beneficiaries into decision-making processes, participatory frameworks cultivate communal ownership, accountability, and culturally resonant solutions, thereby amplifying the efficacy of development interventions (Brener & Philip, 2010; Mandell, 2010). This paradigm, rooted in empowerment theory, posits that marginalized groups, when actively involved, can co-design interventions that address systemic inequities more effectively than top-down approaches (Freire, 1970; Oden & Hidalgo, 2010). Mandell (2010) contends that such participatory models are particularly salient in resolving multifaceted developmental challenges, as they harness local knowledge to produce context-specific outcomes.

Within the sphere of affordable housing, community engagement is increasingly framed as both a moral imperative and a pragmatic strategy. Empirical studies underscore its role in enhancing project sustainability, social cohesion, and resident satisfaction by embedding lived experiences into housing design and governance (Moss, 2003; Özdemir, 2011; Wang et al., 2012). Murie and Cheng (2012) argue that participatory planning bridges epistemic gaps between developers and residents, ensuring housing solutions align with socioeconomic realities and cultural preferences. This collaborative dynamic not only mitigates resistance but also incentivizes residents to uphold maintenance standards, bolstering long-term viability. For instance, participatory budgeting in Brazil's *Favelas* and community land trusts in the U.S. exemplify how localized decision-making can yield inclusive, durable housing models (Abers, 2000; DeFilippis, 2021).

While the transformative potential of community engagement is widely acknowledged, its implementation invites nuanced critiques. Johnson's (2022) mixed-methods study across developing nations corroborates the positive correlation between stakeholder collaboration - spanning governments, developers, and residents - and project success. However, Johnson cautions against romanticizing participation, noting that short-term gains often mask

unresolved questions about longitudinal sustainability. These findings resonate with Ferguson's (2019) critique of "development theater," wherein superficial consultations create an illusion of inclusion without redistributing power. Similarly, Sandoval (2020) warns that engagement processes risk co-optation by elite stakeholders, perpetuating inequities under the guise of collaboration.

Brown's (2021) comparative analysis of Cairo's housing projects reinforces the benefits of participatory design, yet exposes systemic gaps in impact measurement. Without standardized metrics to evaluate social integration or resident well-being, Brown argues, claims of success remain anecdotal. This critique intersects with Wilkinson's (2018) call for "participatory evaluation frameworks" that blend qualitative narratives with quantitative indicators, such as occupancy rates and post-occupancy satisfaction surveys. Conversely, Thompson (2021) counters that over-reliance on metrics may sideline intangible outcomes, such as trust-building or collective agency, which defy facile quantification.

Equity concerns further complicate the discourse. Patel and Garcia's (2020) stakeholder analysis reveals that public-private partnerships, while expediting project timelines, often exacerbate power asymmetries, privileging institutional actors over marginalized communities. Such dynamics echo Margerum's (1997) observations of "collaborative inertia," where procedural bottlenecks and resource imbalances stifle grassroots influence. These challenges are compounded in contexts marked by political repression or socioeconomic stratification, where engagement initiatives may inadvertently entrench exclusion (Mirafteb, 2004). For instance, Roy's (2009) study of slum rehabilitation in Mumbai critiques participatory programs as performative exercises that legitimize displacement under neoliberal agendas.

Despite these challenges, proponents advocate for refined participatory models that prioritize structural equity. Brown (2021) and Johnson (2022) emphasize the need for iterative engagement mechanisms that extend beyond the planning phase, embedding residents in monitoring and adaptive management processes. This aligns with Arnstein's (1969) seminal "ladder of participation," which advocates for citizen control over tokenistic consultation. Furthermore, innovations in digital participatory platforms - such as 3D modeling tools for co-designing housing prototypes - offer promising avenues for democratizing input in technocratic domains (Sennett, 2018).

In conclusion, while community engagement undeniably holds promise for advancing affordable housing justice, its implementation demands critical reflexivity. Scholars must reconcile its emancipatory potential with the pragmatics of power dynamics, resource constraints, and epistemological diversity. As Patel and Garcia (2020) assert, transformative participation hinges on dismantling systemic barriers to inclusion, ensuring that engagement transcends rhetoric to become a conduit for genuine socio-spatial equity.

2.1.6 Infrastructure and Provision of affordable Housing

The challenge of affordable housing in global urban landscapes transcends mere construction economics, emerging as a complex socio-spatial dilemma intricately tied to infrastructure systems - transportation, utilities, and social services - that collectively determine housing accessibility, livability, and equity (Jiboye, 2011; Marcuse & Madden, 2016). While infrastructure is often framed as a technical prerequisite, scholars increasingly position it as a dynamic determinant of housing affordability, mediating residents' access to opportunities and shaping urban inclusion (Hakijamii, 2012; Pieterse, 2008). However, the fragmented governance of infrastructure investments - dispersed across municipal authorities, private utilities, and sectoral ministries - frequently undermines cohesive planning, perpetuating spatial inequalities and undermining housing affordability (Graham & Marvin, 2001; Smith et al., 2020).

Empirical studies underscore infrastructure's dual role as both enabler and disruptor in affordable housing contexts. Smith et al. (2020), in their mixed-methods analysis of U.S. cities, demonstrate that affordable housing projects often act as nodes for infrastructure revitalization, attracting investments in transit corridors, schools, and healthcare facilities. These synergies, they argue, foster "upward cascades" in quality of life, particularly in historically disinvested neighborhoods. Similarly, Johnson et al.'s (2021) longitudinal study in Toronto links walkable, infrastructure-rich affordable housing to measurable health improvements, including reduced chronic disease rates and mental health stressors. Such findings align with the World Health Organization's (2017) advocacy for housing as a social determinant of health.

Conversely, critics caution against the neoliberal co-optation of infrastructure-led housing agendas. Peck and Tickell (2002) critique the "infrastructural fix" paradigm, arguing that public-private partnerships often prioritize market-driven developments over social equity, exacerbating displacement pressures. Smith et al. (2020) corroborate this, noting that

infrastructure upgrades in gentrifying areas frequently displace low-income residents, a phenomenon Marcuse (1985) terms “exclusionary displacement.” In Mumbai, Patel and Sharma (2018) observe similar paradoxes: while new roads and sewage systems in affordable housing zones spur economic growth, they also inflate land values, rendering housing unaffordable for the original beneficiaries - a dynamic Roy (2005) attributes to “urban informality” in the Global South.

Regional disparities further complicate the infrastructure-housing nexus. In Sub-Saharan Africa, Shepherd and Nicita’s (Hoekman & Nicita, 2018) gravity model analysis of West African transport networks reveals that port and road expansions catalyze housing growth by enhancing labor mobility and material supply chains. These findings are echoed in Kenya, where Kimani and Njoroge (2015) identify a robust correlation between infrastructure development and formal housing expansion using time-series data. However, Wamboye and Simiyu (2017) challenge this optimism, employing a VECM model to argue that infrastructure’s long-term impact on Kenyan housing affordability is attenuated by corruption, maintenance neglect, and speculative land markets - a critique resonating with Watson’s (2009) work on “planetary gentrification.”

In Berlin, Müller and Fischer (2022) illustrate how green infrastructure investments, integrated into affordable housing projects, can reconcile sustainability with affordability, revitalizing marginalized districts through eco-district frameworks. Yet, their research also exposes tensions between environmental goals and social equity, as eco-gentrification risks displacing low-income residents - a paradox Sassen (2014) attributes to the “expulsions” inherent in green capitalism.

Scholars increasingly advocate for polycentric governance models to address these contradictions. Mwangi and Ochieng’s (2019) Nairobi case study emphasizes the necessity of embedding affordable housing within comprehensive urban plans that preempt informal settlement growth through synchronized infrastructure investments. Porteus (2011) and Olinger (2006) similarly stress the need for land-use reforms and stakeholder confidence-building to mitigate speculative disruptions.

However, epistemological gaps persist. Brown (2021) and Patel and Garcia (2020) call for participatory evaluation frameworks to assess infrastructure’s socio-spatial impacts, while Harvey (2012) urges a rights-based approach to housing, framing infrastructure as a collective

good rather than a market commodity. Critical theorists like Miraftab (2004) and Appadurai (2001) further argue for “insurgent planning” tactics that empower marginalized communities to co-produce infrastructure, countering technocratic paradigms.

The interplay between affordable housing and infrastructure remains a contested terrain, marked by divergent empirical findings and ideological schisms. While studies by Smith et al. (2020) and Johnson et al. (2021) highlight infrastructure’s transformative potential, critiques from Wamboye and Simiyu (2017) and Roy (2005) reveal systemic risks of exclusion and sustainability trade-offs. Bridging these divides demands interdisciplinary innovation - blending participatory design, anti-displacement policies, and adaptive governance - to reimagine infrastructure not merely as a technical input but as a scaffold for equitable urban futures. As Brenner and Schmid (2015) assert, the urban century’s grand challenge lies in dismantling the “triumphalist discourse” of infrastructure-led growth, re-centering housing justice as a cornerstone of planetary urbanization.

2.2 Theoretical Framework of the Research Study

This study will be guided by the Public Interest Economic Regulation Theory, Institution theory, segmentation theory and the stakeholder theory.

2.2.1 Institutional Theory

Institutional Theory, which emerged as a distinct field of study in the 1970s and 1980s, has profoundly influenced organizational sociology and policy analysis by elucidating how institutional environments shape organizational behavior and legitimacy. Pioneered by scholars such as John W. Meyer and Brian Rowan (1977), Paul J. DiMaggio and Walter W. Powell (1983), and W. Richard Scott (1995), the theory posits that organizations adopt structures and practices not solely for efficiency but to gain legitimacy within their institutional contexts. Meyer and Rowan’s (1977) concept of “institutionalized organizations” underscores the symbolic adoption of formal structures to secure societal acceptance, while DiMaggio and Powell’s (1983) notion of “isomorphism” explains organizational homogenization through coercive, mimetic, and normative pressures. Scott’s (1995) tripartite framework of institutions regulative, normative, and cognitive further emphasizes how rules, norms, and cultural beliefs collectively shape organizational behavior.

At its core, Institutional Theory assumes that organizations are deeply embedded in institutional environments that dictate their structures, practices, and legitimacy-seeking

behaviors. It highlights the tendency of organizations within a field to converge over time due to regulatory mandates, imitation of perceived best practices, and adherence to professional norms (DiMaggio & Powell, 1983). However, critics such as Oliver (1991) argue that this perspective overemphasizes conformity and understates the role of agency and strategic adaptation in organizational behavior. Additionally, the theory's focus on institutional stability has been challenged by scholars like Greenwood and Hinings (1996), who emphasize the dynamic nature of institutional environments and the need for organizations to adapt to maintain legitimacy.

The application of Institutional Theory to affordable housing provides a robust framework for analyzing how institutional factors influence the development, implementation, and efficacy of housing policies and programs. Regulatory and policy frameworks, for instance, play a pivotal role in shaping affordable housing initiatives. McQuarrie and Marwell's (2009) study of New York City illustrates how federal, state, and local housing policies create an institutional context that affects funding availability, zoning regulations, and building standards. Similarly, Glaeser and Gyourko (2003) highlight how restrictive zoning laws and complex permitting processes exacerbate housing shortages, while Schuetz (2009) advocates for inclusive zoning policies to enhance affordability.

Norms and cultural contexts also significantly impact the acceptance and success of affordable housing projects. Vale's (2013) research in Sydney, Australia, reveals how societal attitudes toward low-income residents and affordable housing can hinder project implementation due to stigma and community resistance. This aligns with Kadi and Musterd's (2011) findings in Germany, where strong regulatory oversight and cultural commitment to housing as a social good have fostered a stable supply of affordable rental housing. Conversely, Baum-Snow and Marion's (2009) analysis of the U.S. Low-Income Housing Tax Credit (LIHTC) program underscores how institutional mechanisms can incentivize private sector participation while simultaneously perpetuating inequities in benefit distribution.

The concept of isomorphism is particularly relevant in the affordable housing sector, where organizations often adopt similar practices and structures due to regulatory requirements and professional norms. Galster and Lee (2005) demonstrate how this convergence can replicate effective strategies but may also stifle innovation. For example, Schwartz's (2014) study of Lima, Peru, highlights how shifts in housing policy - such as the transition from public housing to tenant purchase - necessitate adaptive strategies by housing organizations. This underscores

the importance of understanding institutional change to design flexible and responsive housing programs.

Institutional Theory's focus on cognitive frameworks further illuminates how stakeholders perceive and address affordable housing challenges. Stone's (2016) research in Paris, France, explores how cognitive biases and institutional logics influence policy decision-making, suggesting that aligning strategies with stakeholders' perceptions can enhance policy effectiveness. Similarly, Kemp's (2007) analysis of Germany's social housing model emphasizes the role of cognitive alignment between policy objectives and regulatory practices in ensuring housing affordability.

In developing countries, institutional challenges such as land tenure issues, bureaucratic inefficiencies, and limited financing options often impede affordable housing initiatives. For instance, Kenya's Vision 2030 and Big Four Agenda prioritize affordable housing, yet progress is hindered by institutional barriers such as land tenure disputes and bureaucratic red tape (Gardner et al., 2019). Collaborative efforts between national and county governments, alongside public-private partnerships, are essential for overcoming these challenges (Government of Kenya, 2019).

Critics of Institutional Theory, however, argue that its emphasis on structural constraints overlooks the agency of actors and the potential for transformative change. For example, Mukhija's (2004) study of housing policy implementation highlights how bureaucratic inefficiencies and lack of coordination can undermine even well-designed policies. Ostrom's (1990) principles of polycentric governance offer a counterpoint, advocating for decentralized, participatory approaches to address institutional challenges.

In conclusion, Institutional Theory provides a comprehensive framework for understanding the complex dynamics of affordable housing, emphasizing the interplay between regulatory frameworks, cultural norms, isomorphism, institutional change, and cognitive factors. While the theory offers valuable insights, its limitations - particularly its focus on conformity and structural constraints - necessitate complementary perspectives that account for agency, innovation, and transformative potential. Future research should explore the specific institutional mechanisms that facilitate successful affordable housing initiatives, as well as the contextual factors that influence their effectiveness. By integrating these insights,

policymakers and practitioners can design more equitable and sustainable housing solutions that address the diverse needs of low-income households.

2.2.2 Public Interest Economic Regulation Theory.

The Public Interest Economic Regulation Theory, introduced by Richard A. Posner in 1974, represents a seminal contribution to regulatory economics, offering a normative framework for understanding the role of government intervention in addressing market failures and promoting social welfare. Posner, a prominent legal scholar and economist, posited that regulatory agencies are established to correct inefficiencies in markets and ensure the equitable provision of public goods and services, particularly in sectors critical to societal well-being, such as housing. This theory emerged as a counterpoint to earlier perspectives, such as the capture theory (Stigler, 1971) and public choice theory (Buchanan & Tullock, 1962), which emphasized the influence of private interests and political dynamics in shaping regulatory outcomes.

At its core, Public Interest Economic Regulation Theory asserts that markets are inherently prone to failures - such as monopolistic practices, externalities, and information asymmetries - and that government intervention is necessary to rectify these inefficiencies and promote social welfare (Posner, 1974). The theory assumes that regulators act as benevolent agents, making decisions that maximize overall societal welfare rather than catering to specific interest groups. This implies that regulation should aim for an efficient allocation of resources and an equitable distribution of goods, ensuring fair prices, quality standards, and access to essential services. Furthermore, the theory emphasizes the importance of transparency and accountability in regulatory processes to enhance public trust and legitimacy (Hertog, 2010).

However, the theory has faced significant criticism. Scholars such as Peltzman (1976) and Becker (1983) argue that the assumption of regulators acting solely in the public interest is overly idealistic, as regulatory agencies are often influenced by political pressures and rent-seeking behaviors. Similarly, Shleifer (2005) contends that government interventions, while well-intentioned, can lead to regulatory capture, inefficiencies, and unintended consequences, particularly in complex markets like housing. These critiques highlight the tension between the theory's normative ideals and the practical challenges of implementation.

The application of Public Interest Economic Regulation Theory to affordable housing provides a compelling framework for addressing market failures and ensuring equitable access to housing. The affordable housing market is particularly susceptible to inefficiencies, as private developers often prioritize high-margin luxury housing over low-income housing due to profitability concerns (Glaeser & Gyourko, 2003). Regulatory interventions, such as inclusionary zoning, rent controls, and housing subsidies, are essential to incentivize the production of affordable housing units and correct these market failures (Schwartz, 2014).

For instance, inclusionary zoning policies, which mandate that a percentage of new developments be allocated to affordable housing, have been implemented in cities like New York and San Francisco with varying degrees of success (Mukhija, 2004). Similarly, housing voucher programs, such as the U.S. Section 8 program, aim to bridge the affordability gap by providing financial assistance to low-income households (Desmond, 2016). However, critics argue that such interventions can distort market dynamics, reduce incentives for private investment, and exacerbate housing shortages (Quigley, 2015).

A central tenet of Public Interest Economic Regulation Theory is the promotion of equity and the protection of vulnerable populations. Tenant protection laws, which safeguard against unfair evictions, rent hikes, and substandard living conditions, are critical to maintaining affordable and quality housing (Vale, 2013). For example, Germany's robust tenant protections and social housing policies have been lauded for ensuring housing stability and affordability (Kemp, 2007). Conversely, the absence of such protections in markets like Nairobi has led to widespread housing insecurity and informal settlements (Gardner et al., 2019).

Sustainable development principles are increasingly integrated into affordable housing regulations, emphasizing energy-efficient building practices, green spaces, and proximity to public transportation (UN-Habitat, 2011). These measures not only enhance environmental sustainability but also improve residents' quality of life. However, the implementation of such regulations requires transparent and accountable governance structures, as well as active public participation, to ensure their effectiveness and legitimacy (Ostrom, 1990).

While Public Interest Economic Regulation Theory provides a robust framework for addressing affordable housing challenges, its practical application is fraught with difficulties. Critics argue that regulatory interventions often fail to achieve their intended outcomes due to bureaucratic inefficiencies, lack of coordination, and unintended consequences (Mukhija,

2004). For example, rent control policies, while aimed at protecting tenants, can discourage investment in housing maintenance and reduce the overall supply of rental units (Glaeser & Luttmer, 2003).

Moreover, the theory's assumption of benevolent regulators has been challenged by public choice theorists, who argue that regulatory agencies are often influenced by political and economic interests, leading to suboptimal outcomes (Buchanan & Tullock, 1962). This critique is particularly relevant in developing countries, where weak institutional capacity and corruption can undermine the effectiveness of housing policies (Adeleke, 2014).

Public Interest Economic Regulation Theory remains a foundational concept in regulatory economics, offering valuable insights into the design and implementation of policies aimed at addressing market failures and promoting social welfare. Its application to affordable housing underscores the importance of regulatory interventions in ensuring equitable access to housing, protecting vulnerable populations, and promoting sustainable development. However, the theory's limitations - particularly its idealistic assumptions and practical challenges - highlight the need for complementary approaches that account for political realities, institutional capacities, and market dynamics.

Future research should explore innovative regulatory mechanisms that balance efficiency, equity, and sustainability, while addressing the unique challenges of diverse housing markets. By integrating these insights, policymakers can develop more effective and equitable housing solutions, ensuring that affordable housing is accessible to all socio-economic groups.

2.2.3 Stakeholder Theory

The Stakeholder Theory, was first articulated by R. Edward Freeman in his seminal 1984 book "Strategic Management: A Stakeholder Approach," it builds on earlier concepts in business ethics and management that recognize the interconnectedness of organizations with their broader social, economic, and political environments. Freeman argued that businesses should create value for all stakeholders, not just shareholders, to achieve long-term success and sustainability. This theory emphasizes the importance of considering a wide range of stakeholders in strategic decision-making. Influences from corporate social responsibility (CSR), business ethics, and systems theory also shaped the development of Stakeholder Theory, highlighting the intricate relationships between organizations and their environments.

Stakeholder Theory rests on the assumption that organizations should identify and consider the interests of all stakeholders, including employees, customers, suppliers, communities, and shareholders. Organizations can create value by addressing and balancing the needs and interests of different stakeholders. The success and sustainability of an organization depend on its relationships with stakeholders. Ethical considerations are central to decision-making, requiring transparency, fairness, and respect for stakeholder interests. The theory also postulates that stakeholder relationships are dynamic and evolve over time, necessitating ongoing engagement and adaptation.

Applying Stakeholder Theory to affordable housing involves analyzing and addressing the diverse interests and needs of various stakeholders involved in housing projects. Effective affordable housing initiatives require identifying and engaging a broad range of stakeholders, including current and prospective residents of affordable housing developments, neighborhoods and communities affected by housing projects, entities responsible for the financial and operational aspects of housing projects, and agencies that create and enforce housing policies and regulations. This theory assists in identifying key stakeholders and classifying them based on their relationship to the project (external or internal), their level of operation (primary or secondary), or their project influence (Menoka, 2014). Stakeholders can affect the project process from inception to completion, impacting the environment in which they reside positively or negatively, and receiving combined benefits or costs directly or indirectly (Li, Ng, & Skitmore, 2013).

Balancing the diverse interests of stakeholders is crucial in affordable housing projects. Research by Mitchell, Agle, and Wood (1997) provides a framework for identifying and prioritizing stakeholders based on their power, legitimacy, and urgency. Applying this framework helps housing developers and policymakers navigate conflicts and align stakeholders' interests with project goals. Affordable housing initiatives should aim to create value for all stakeholders involved, including providing safe, affordable, and quality housing for residents, fostering community development, and ensuring financial viability for developers and investors. Research by El-Gohary, Osman, and El-Diraby (2006) underscores the importance of stakeholder collaboration in creating value and achieving sustainable outcomes in housing projects.

Ethical considerations are central to stakeholder engagement in affordable housing. This includes ensuring transparency in decision-making processes, respecting the rights and needs

of vulnerable populations, and addressing issues of equity and social justice. Research by Jones, Felps, and Bigley (2007) highlights the role of ethical leadership in fostering trust and cooperation among stakeholders. Stakeholder relationships in affordable housing are dynamic and require ongoing engagement and adaptation. Research by Aaltonen and Kujala (2010) demonstrates the importance of continuous communication and stakeholder involvement throughout the project lifecycle to address emerging issues and maintain stakeholder support.

Stakeholder Theory provides a comprehensive framework for understanding and addressing the complex dynamics of affordable housing. By emphasizing stakeholder inclusivity, value creation, ethical considerations, and dynamic relationships, this theory offers valuable insights into how affordable housing projects can be designed and implemented to meet the diverse needs of all stakeholders involved. The incorporation of relevant research underscores the theory's relevance in addressing contemporary housing challenges and highlights the importance of considering stakeholder interests in achieving successful and sustainable outcomes.

Applying Stakeholder Theory to the study of housing policy implementation and affordable housing provision in Nairobi City County involves a comprehensive approach. First, it requires identifying and categorizing the diverse stakeholders involved, including government bodies, private developers, community groups, financial institutions, and residents. Next, the strategies employed to facilitate stakeholder engagement should be investigated, with an emphasis on effective communication, collaboration, and responsiveness to stakeholders' needs (Mitchell, Agle, & Wood, 1997). The study should analyze the impact of stakeholder facilitation on decision-making processes, recognizing the role of diverse stakeholders in influencing policy formulation and project implementation. It will also assess the level of community involvement and empowerment resulting from stakeholder facilitation efforts, highlighting the importance of empowering community stakeholders in the decision-making process (Bryson, 2004).

Further to this, by adopting a Stakeholder Theory framework, the study can provide a nuanced understanding of the dynamics shaping stakeholder involvement and its impact on the provision of affordable housing in Nairobi City County. The theory offers insights into the dynamics of stakeholder involvement in affordable housing provision, including strategies to facilitate engagement, the impact on decision-making, and the overall effectiveness of stakeholder facilitation in achieving affordable housing goals and also how stakeholder engagement contributes to conflict resolution and consensus building, acknowledging the

importance of managing conflicts of interest and fostering collaborative decision-making among stakeholders (Bourne, 2009).

This theory addresses the third objective of exploring the effect of community engagement on the provision of affordable housing in Nairobi City County.

2.3 Conceptual Framework of the Research Study

This shows the relationship between the dependent and independent variables diagrammatically. This conceptual framework pinpointed the association between implementation of housing policies as the independent variables and affordable housing as the dependent variable as shown in Figure 2.1.

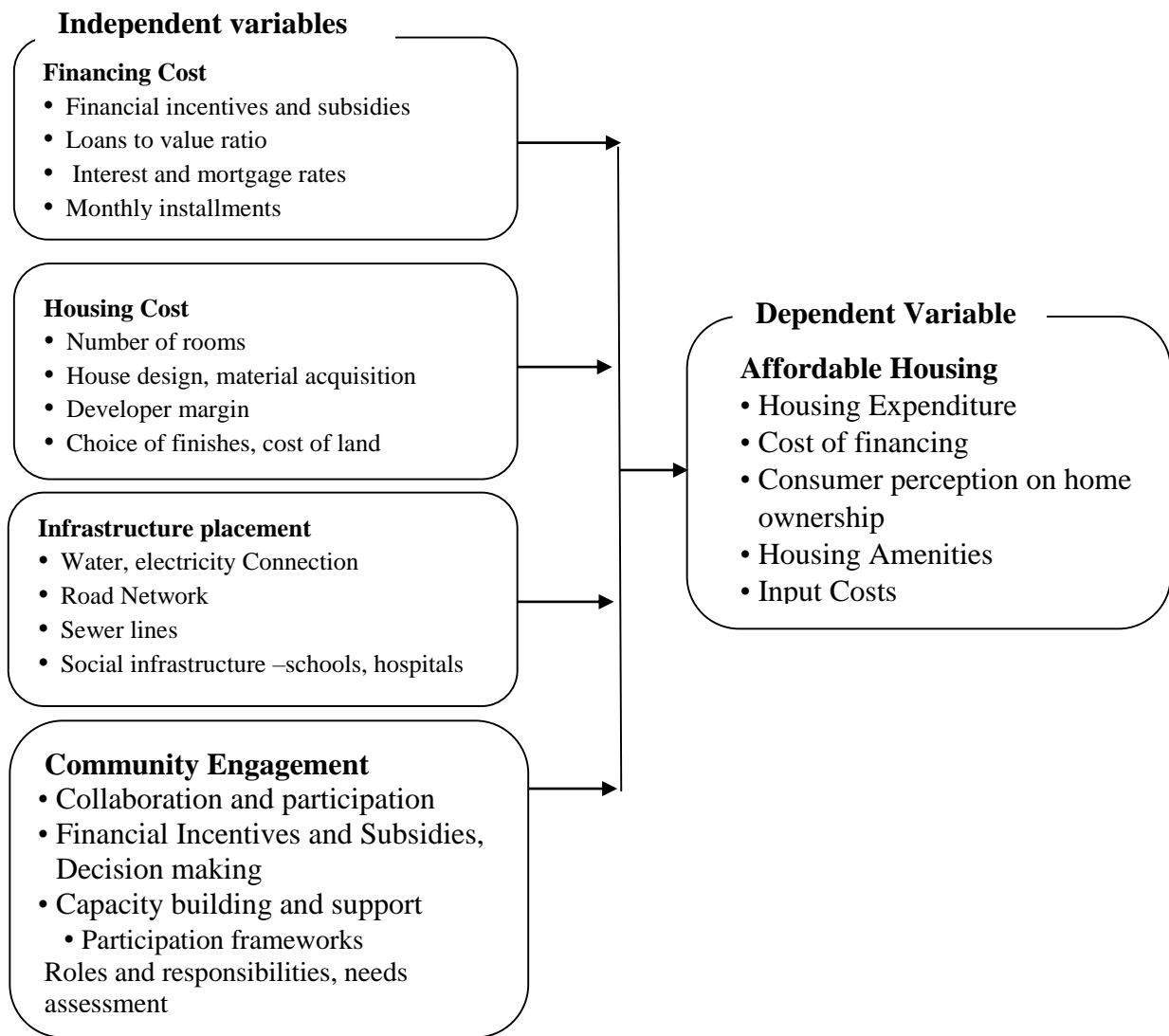


Figure 2.1: Conceptual Framework

Source: *Author (2025)*

2.4 Research Gap

Extensive global research on housing affordability has predominantly focused on identifying and measuring affordability metrics. However, methodologies commonly applied in developed nations often fail to account for the distinct challenges experienced by developing countries, such as Kenya. In particular, the paucity of reliable data on income and expenditure for low-income households in such contexts hinders accurate assessments (World Bank, 2020). This methodological gap underscores the necessity for context-specific studies, with a focus on primary data collection from households to produce a more nuanced understanding of housing affordability. This study seeks to address this limitation, contributing to the growing body of research aimed at bridging these knowledge deficiencies.

The role of government in housing provision is central to the discourse on affordability. UN-Habitat (2011) highlights the need to consider a wide range of factors - including housing policy implementation, household income, financing costs, housing prices, community engagement, and infrastructure development - when evaluating affordability. However, existing studies often adopt fragmented approaches, with limited integration of these variables. Consequently, this fragmented focus has left critical gaps in understanding whether the enhancement of these factors collectively can improve housing affordability for low-income populations.

In Kenya, previous research has largely prioritized supply-side dynamics, particularly the cost of mortgages, as a determinant of government housing policy (Mwangi, 2013). While these studies have illuminated key financial barriers, they frequently neglect a significant segment of the population - low-income households unable to access formal mortgage financing. This exclusion creates a skewed understanding of housing affordability, overlooking the broader social and economic determinants that shape housing demand. Addressing this oversight, the present study examines variables such as policy implementation, financing costs, community participation, and housing prices to provide a more holistic assessment of affordability dynamics.

Comparatively, researchers such as UN-Habitat (2011) and World Bank (2020) emphasize the interplay of financial and non-financial factors in shaping affordability. For instance, while the World Bank underscores the importance of reliable data for informed policymaking, UN-Habitat advocates for integrating community engagement and infrastructure development into

housing frameworks. These perspectives highlight the divergence in methodological priorities across global and localized contexts. Mwangi (2013) further critiques the focus on supply-side factors, urging the inclusion of demand-side elements such as income diversity and informal financing mechanisms in Kenya-specific research.

Through this study, the objective is to address these identified research gaps by generating actionable insights that can inform the design of more inclusive housing policies for low-income populations. A holistic approach, encompassing both financial and non-financial determinants, is to be adopted to ensure a comprehensive understanding of housing affordability. Such an approach not only contributes to the academic discourse but also aligns with broader policy objectives of promoting social equity and economic resilience. Recognizing affordable housing as a cornerstone of societal development, this research underscores its pivotal role in fostering sustainable urban growth and enhancing the well-being of marginalized communities.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter will cover the study Research Design, Target Population, Sample and Sampling Technique, Data Collection procedures and analysis.

3.1 Research Design

This study adopted a descriptive research design, chosen for its proven efficacy in addressing core investigative questions such as “who,” “how,” “what,” “which,” “when,” and “how much” (Safavi & Karatepe, 2018). This methodological orientation integrated both qualitative and quantitative analytical techniques, enabling a comprehensive and multi-layered representation of the research context. The adoption of a descriptive framework facilitated not only an accurate portrayal of prevailing conditions but also enhanced the precision, depth, and interpretive clarity of data collection and analysis. By systematically minimizing bias and fostering a more robust interpretive lens, this design significantly reinforced the overall validity, reliability, and epistemological rigor of the study’s findings.

3.2 Variables

3.2.1 Dependent Variables

The dependent variable of this study was affordable housing.

3.2.2 Independent Variables

The independent variables of this study were financing cost, housing input costs, Community engagement and infrastructure in the Provision of affordable housing.

3.3.1 Description of Variables

This study examined four key variables, comprising one dependent variable and four independent variables aligned with the study objectives. The independent variables—**housing cost, source of financing, community engagement, and infrastructural placement**—were measured at the **interval/ratio level**, allowing for quantitative statistical analysis through multiple regression. The dependent variable, **provision of affordable housing**, was similarly measured at the **interval/ratio level**, enabling the study to determine the strength and direction

of relationships among the variables. The variables were operationalized and analyzed using descriptive statistics and inferential tests, particularly **correlation analysis** and **multiple regression analysis**, to assess both individual and combined effects of the predictors on affordable housing provision.

The table below summarizes the description of variables, their levels of measurement, and the corresponding statistical tests applied:

Table 3.0: Description of Variables

| Independent Variable | Level of Measurement | Dependent Variable | Level of Measurement | Tests Applied |
|------------------------------|-----------------------------|---------------------------------|-----------------------------|-----------------------------------|
| 1. Housing Cost | Interval/Ratio | Provision of Affordable Housing | Interval/Ratio | Correlation & Multiple Regression |
| 2. Source of Financing | Interval/Ratio | Provision of Affordable Housing | Interval/Ratio | Correlation & Multiple Regression |
| 3. Community Engagement | Interval/Ratio | Provision of Affordable Housing | Interval/Ratio | Correlation & Multiple Regression |
| 4. Infrastructural Placement | Interval/Ratio | Provision of Affordable Housing | Interval/Ratio | Correlation & Multiple Regression |

3.3 Population of the Study

The term *target population* denotes the entire cohort of individuals or entities to which the research findings will be applicable (Babbie & Mouton, 2010). A target population is typically characterized by diverse attributes, including variations in age, gender, educational background, socioeconomic status, and other demographic factors. Understanding this diversity is crucial for ensuring the generalizability and relevance of the research outcomes. In this study, the target population comprised of 3,400 individuals, as detailed in Table 3.1.

Table 3. 1: Target Population

| Department | Number | Percent |
|--|---------------|----------------|
| Nairobi City Council employee to represent residents | 1064 | 31.3 |
| Government Officers | 864 | 25.4 |

| | | |
|---|-------------|------------|
| Private Sector Developers Representatives & Community Organizations | 1472 | 43.3 |
| Total | 3400 | 100 |

Source: Nairobi City County Integrated Development Plan (2023 – 2027)

3.4 Sample and Sampling Techniques

This study utilized stratified random sampling techniques to determine the participant sample. Stratified sampling, as articulated by Mugenda and Mugenda (2003), entailed the deliberate selection of participants to ensure the proportional representation of distinct subgroups within the population, such as age, gender, and socioeconomic status. By systematically segmenting the population into these relevant strata, each subgroup was proportionally represented, thereby enabling a more accurate and holistic reflection of the population’s inherent diversity.

This sampling strategy not only augmented the representativeness of the sample but also heightened the precision, robustness, and reliability of the study’s empirical findings. As observed by Creswell and Creswell (2017), stratified random sampling is particularly adept at mitigating sampling bias while effectively capturing the intricate variations within a heterogeneous population. Such an approach was indispensable for a study with policy-oriented implications, as it ensured that all pertinent demographic and socio-economic dimensions were rigorously incorporated into the analysis. Consequently, this methodological choice generated more nuanced, evidence-based, and actionable insights capable of informing strategic interventions and policymaking (Saunders et al., 2016).

The sample of the study was computed using Nassiuma (2000) formula:

$$n = \frac{N(cv^2)}{Cv^2 + (N-1) e^2}$$

Where:

n= sample size

N = population (3400)

Cv= Coefficient of variation (take 0.6)

e= tolerance of desired level of confidence (take 0.05) at 95% confidence level)

$$n = \frac{3400 (0.6^2)}{0.6^2 + (3400-1) 0.05^2} = 138$$

The sample size was 138 as distributed in **Table 3.2**.

Table 3. 2: Sample Size

| Department | Number of staff | Sample Size |
|---|------------------------|--------------------|
| Nairobi City Council Residents | 1064 | 44 |
| Government Officers | 864 | 35 |
| Private Sector Developers Representatives & Community Organizations | 1472 | 59 |
| Total | 3400 | 138 |

Source: Researcher (2025)

3.5 Data Collection

3.5.1 Instrumentation

This research relied on primary data obtained through a meticulously designed semi-structured questionnaire, crafted to ensure that all participants were presented with a standardized set of questions in a uniform and consistent format. As articulated by Mugenda and Mugenda (2003), open-ended questions were not only straightforward to construct but also offered a high degree of flexibility, enabling respondents to provide elaborate, context-rich answers that often revealed deeper, unanticipated insights.

The questionnaire was systematically organized into three distinct sections to facilitate logical flow and comprehensive coverage of the research objectives. Part A captured critical demographic and background information, establishing the contextual foundation for analysis. Parts B and C were devoted to eliciting detailed data directly aligned with the study's principal variables, thereby ensuring that the instrument generated both breadth and depth of information relevant to the research inquiry.

3.5.2 Data Collection Procedure

The researcher obtained a research permit from the National Commission for Science, Technology, and Innovation (NACOSTI) in Kenya. Following the receipt of the permit and the requisite approval from the college administration, the researcher proceeded to administer the questionnaires to the target population, as delineated in Table 3.2. Respondents were accorded ample time to complete the questionnaires, thereby enabling them to provide

reflective, well-considered, and comprehensive responses. Upon completion, the questionnaires were retrieved by the researcher for subsequent systematic analysis and structured presentation of the findings. This procedural approach conformed to established best practices in research ethics and methodology, as underscored by Creswell and Poth (2018), ensuring that participants were granted sufficient time and autonomy in their responses. By adhering to these rigorous protocols, the researcher safeguarded the validity and reliability of the study's outcomes while maintaining full compliance with both institutional and national research regulations.

3.6 Validity and Reliability

3.6.0 Pilot Test

It is worth noting that, in order to establish both the construct and content validity of the research instrument, a systematic, multi-stage validation protocol was employed, consistent with best practices in mixed-methods research design (Creswell & Plano Clark, 2018; Tashakkori & Teddlie, 2010). Recognizing that instrument quality is a critical determinant of empirical rigor, the process combined qualitative expert judgment with quantitative statistical analysis to ensure both theoretical alignment and empirical robustness. The initial validation phase entailed qualitative content appraisal by two seasoned professionals with extensive practical and policy-level experience in Kenya's housing provision sector. In line with the recommendations of Haynes, Richard, and Kubany (1995), these domain experts critically evaluated each questionnaire item for conceptual congruence, semantic clarity, and alignment with the study's research objectives. This review employed a four-point ordinal scale, ranging from 1 (very relevant) to 4 (not very relevant), consistent with instrument development literature (Polit & Beck, 2006). Quantitative verification of content validity was operationalized using the Content Validity Index (CVI), calculated by dividing the number of items rated as very relevant or relevant (scores of 1 or 2) by the total number of items. The resulting Content Validity Index value of 0.747 surpassed the conventional benchmark of 0.70, signifying an acceptable level of content representativeness and construct alignment (Lynn, 1986; Oso & Onen, 2009). Within a mixed-methods validation framework, the Content Validity Index is critical in bridging subjective expert judgment with objective measurement standards (Polit & Beck, 2006).

Also to complement expert validation, the instrument's internal consistency reliability was tested through a pilot study conducted at the State Department for Housing. This exercise involved 13 purposively selected participants, representing a population analogous to the main

study sample. The pilot test served as the quantitative stage of reliability testing, consistent with the “sequential validation” principle in mixed-methods instrument design, where qualitative refinement is followed by quantitative testing to guarantee empirical reliability (Onwuegbuzie, Bustamante, & Nelson, 2010). Cronbach’s alpha coefficients for all multi-item Likert scales—measuring constructs such as cost dynamics, infrastructural adequacy, financing mechanisms, and community engagement—exceeded the 0.70 threshold recommended by Nunnally and Bernstein (1994), confirming strong internal coherence.

The significance of the pilot study at the State Department for Housing lies in its ability to not only confirm the reliability of the research instrument but also to test its contextual appropriateness in an institution directly mandated with housing policy and implementation in Kenya. This setting provided a realistic platform to identify ambiguities, improve item clarity, and ensure that the instrument effectively captured dimensions relevant to the affordable housing sector. By integrating expert-based Content Validity Index validation with pilot-based reliability testing, the study ensured that its data collection tool was both psychometrically sound and contextually grounded, thereby enhancing the credibility, transferability, and analytical depth of the findings on affordable housing provision in Nairobi City County.

Table 4. 1: Reliability Results

| Variable | Cronbach’s Alpha | Items |
|---------------------------------|-------------------------|--------------|
| Cost | 0.790 | 6 |
| Infrastructure placement | 0.770 | 6 |
| Financing cost | 0.780 | 5 |
| Community engagement | 0.770 | 5 |

3.6.1 Validity of the Research Instruments

Reliability denotes the degree of consistency, stability, and replicability of results when a research instrument is administered to different groups of respondents under comparable conditions (Golafshani, 2011). Achieving high reliability necessitated ensuring that the instrument exhibited strong internal consistency, thereby yielding congruent outcomes across repeated applications. In this study, the reliability of the research tool was evaluated using the test–retest method, which entailed administering the same instrument to the same participants at two distinct time intervals. The correlation between the two sets of scores was subsequently

analyzed to ascertain the degree of consistency, thereby affirming the instrument's reliability (Golafshani, 2011). Furthermore, Cronbach's Alpha Coefficient was employed to provide an additional measure of internal consistency, with a value of 0.75 adopted as the minimum acceptable benchmark for reliability. As emphasized by Nunnally (2018), a high Cronbach Alpha value indicated robust reliability, signifying that the instrument consistently measured the intended constructs across different trials. This methodological rigor not only reinforced the credibility and trustworthiness of the research findings but also ensured that the data obtained was dependable, thereby enabling the derivation of meaningful conclusions and the formulation of evidence-based policy recommendations (Creswell & Creswell, 2017). By adhering to these methodological standards, the study maintained a high degree of precision, uniformity, and analytical integrity throughout the data collection and interpretation processes.

3.7 Data Analysis and Presentation

Participants' responses underwent a meticulous review to ensure completeness and accuracy, with a particular emphasis on detecting and rectifying any errors or inconsistencies. This process was critical for safeguarding data integrity and reliability, as underscored by Creswell and Creswell (2017). Descriptive statistical procedures, including measures such as the mean, percentages, standard deviation, and frequency distribution, were employed to synthesize and characterize the data. These statistical tools provided a comprehensive overview of the distribution of core variables, thereby facilitating an initial understanding of the dataset's structure and emergent trends. Proponents such as Pallant (2020) contended that descriptive statistics were indispensable for detecting patterns and anomalies that could inform subsequent stages of analysis.

For a more nuanced examination, regression models were applied using the Statistical Package for the Social Sciences (SPSS). Multiple regression analysis, in particular, was utilized to assess the relationship between the dependent variable and one or more independent variables (Cooper & Schindler, 2010). This technique was lauded for its capacity to quantify the extent to which the independent variables influenced the dependent variable, thereby elucidating the strength, direction, and statistical significance of these relationships (Field, 2013). By functioning as a robust platform for exploring variable interactions, regression models enabled the testing of hypotheses and the derivation of evidence-based conclusions.

This analytical framework was designed to uncover statistically significant associations that deepened the understanding of the determinants shaping housing affordability. By adopting this methodological approach, the study generated insights of both scholarly and practical relevance. Advocates for regression analysis have emphasized its capacity to inform policy formulation by pinpointing actionable variables that meaningfully influence outcomes (Hair et al., 2018). Nevertheless, several scholars have cautioned that quantitative models such as regression may inadvertently oversimplify complex phenomena by constraining them into linear representations, thus overlooking qualitative dimensions or broader contextual dynamics (Patton, 2015).

In conclusion, while the integration of descriptive statistics and regression analysis provided a rigorous and methodologically sound framework for data interpretation, it was not without its limitations. Adherence to statistical assumptions and the triangulation of quantitative findings with qualitative evidence served to mitigate these constraints. Ultimately, this combined approach enhanced the robustness, reliability, and applicability of the study's findings, thereby contributing substantively to both academic discourse and policy development.

The study employed a linear regression model to examine the relationships between the independent variables—housing cost, sources of financing, community engagement, and infrastructural placement—and the dependent variable, provision of affordable housing. Linear regression was selected because the dependent variable is continuous, measured in quantitative terms such as the number of affordable housing units completed, occupancy rates, or household satisfaction scores. In contrast, logistic regression is suitable for binary or categorical outcomes, which do not apply to the current study. The linear regression model allows for estimation of the strength, direction, and significance of relationships between variables, enabling a robust analysis of how each factor contributes to affordable housing provision. Additionally, diagnostic tests for multi-collinearity, normality, and homoscedasticity were conducted to ensure that the assumptions of linear regression were met, confirming the validity and reliability of the results.

The regression model employed to explain the relationship among variables is specified as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$$

β_0 = Constant

Y = Affordable Housing

X1 = Financing Cost

X2 = Housing input costs

X3 = Community engagement

X4 = Infrastructure placement

ε = Error term

Determination of co-efficient of correlation was used to explain the strength of the relationship between the study variables. ANOVA test was also undertaken to establish the relationship between the study variables.

Content analysis was also employed to systematically examine and interpret the responses gathered from open-ended questions. This approach allowed for the identification of recurring themes, patterns, and insights within qualitative data. By categorizing and coding textual information, the analysis aimed to uncover meaningful trends and relationships that can inform a deeper understanding of participants' perspectives. Through this method, nuanced observations emerged, providing valuable insights that support informed conclusions about the study's focus.

3.8 Ethical Consideration in the Research Study

Ethics are foundational moral principles that guided the researcher in conducting and reporting the study in a responsible and respectful manner, safeguarding participants from both intentional and unintentional harm. Ethical considerations were deemed essential for preserving the integrity, credibility, and trustworthiness of the research, as underscored by Creswell and Creswell (2017). By adhering to stringent confidentiality protocols, the researcher ensured that sensitive information - such as personal data, publications, and communications - was handled with utmost discretion. This unwavering commitment to

privacy not only protected participants' rights but also cultivated trust, a critical factor for eliciting accurate, candid, and comprehensive responses (Wiles et al., 2008).

To facilitate the study, the researcher secured an introductory letter from Kenyatta University, which served as formal authorization to conduct the investigation. This letter functioned as a trust-building instrument, reassuring respondents of the study's legitimacy and encouraging their voluntary participation. As Bell and Bryman (2018) noted, establishing trust was indispensable in reducing participant apprehension and enhancing the reliability of collected data.

In strict adherence to national research regulations, the researcher obtained a research permit from the National Commission for Science, Technology, and Innovation (NACOSTI). This step formalized the study's legal framework, ensuring compliance with statutory provisions. Scholars such as Saunders et al. (2016) have emphasized that aligning research activities with regulatory requirements significantly enhances both the credibility and accountability of scholarly inquiry.

Furthermore, informed consent was sought from all participants prior to the administration of questionnaires. This measure was consistent with ethical principles advocating for voluntary participation and guaranteeing that respondents were fully apprised of the study's objectives, procedures, and potential implications (Saunders et al., 2016). The emphasis on informed consent was particularly significant in addressing inherent power asymmetries between researchers and participants, as highlighted by Israel and Hay (2006).

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

This chapter delineates the empirical findings of the study, presented through a methodical process of data analysis and interpretive synthesis. The inquiry was structured around four core research objectives. First, it sought to undertake a critical appraisal of the influence of housing cost dynamics on the provision of affordable housing within Nairobi City County. Second, it aimed to assess the impact of diverse financing mechanisms on the accessibility, delivery, and scalability of affordable housing initiatives in the same jurisdiction. The third objective involved examining the role of community engagement in enhancing the effectiveness, inclusivity, and long-term sustainability of affordable housing interventions. Lastly, the fourth objective investigated the extent to which locational attributes, infrastructural quality, and service availability shaped the overall provision of affordable housing in Nairobi City County. For analytical clarity and to facilitate the comprehension of patterns and trends, the presentation of findings is supplemented with descriptive tables and illustrative figures, capturing the consolidated perspectives and responses of the study participants.

4.2 Response Rate

The target population for this study was drawn from key stakeholders involved in the delivery of affordable housing in Nairobi City County. According to the Nairobi City County Integrated Development Plan (2023–2027), the population comprised 3,400 individuals distributed as follows: Nairobi City County employees representing residents (1,064; 31.3%), government officers (864; 25.4%), and private sector developers together with community organization representatives (1,472; 43.3%). This composition reflects a diverse pool of actors, ensuring that the perspectives captured in the study cut across government, community, and private sector interests in the housing sector.

From this target population, the intended sample size was 138 participants, strategically selected to represent the various stakeholder categories. Out of this sample, 100 respondents successfully completed and returned the questionnaires, resulting in a response rate of 72.3%. As highlighted by Mugenda and Mugenda (1999), a response rate of 50% is adequate for analysis and reporting, 60% is considered good, and a rate of 70% or above is classified as

excellent. Therefore, the achieved response rate of 72.3% was not only excellent but also enhanced the reliability and robustness of the data collected, thereby strengthening the validity of the study’s analysis and interpretation.

Table 4. 2: Response Rate

| Questionnaires | Frequency | Percent (%) |
|-----------------------|------------------|--------------------|
| Response | 100 | 72.3% |
| | | |
| Non responses | 38 | 27.7% |
| Total | 138 | 27.7 |

4.3 Demographic Information

The collection of demographic information was considered integral to this study, as it provided a critical foundation for interpreting the factors that influence the provision of affordable housing in Kenya. Specifically, data on respondents’ gender, age, educational attainment, and professional designation offered insights into how individual and positional characteristics shape perceptions, priorities, and experiences related to housing provision. Demographic variables are widely acknowledged in social science research as essential for understanding patterns of response, detecting potential biases, and contextualizing findings within diverse population groups (Babbie, 2020; Creswell & Creswell, 2018).

Gender and age were important in determining whether perspectives on housing affordability and access differ across social and generational lines, given that younger and older populations often face distinct housing challenges. Similarly, education levels were significant in assessing the extent to which knowledge, awareness, and technical expertise influence perceptions of housing policy and implementation. The designation of respondents, whether as government officers, private sector representatives, or community stakeholders, was crucial in situating their responses within the broader stakeholder framework, thereby enabling a comparative analysis of institutional roles in housing provision.

Moreover, gathering demographic data enhanced the representativeness and validity of the study by ensuring that the sample reflected the heterogeneity of actors engaged in housing development and policy. By excluding respondents who had participated in the pilot study

from the main survey, the research further safeguarded the reliability of results by minimizing the risk of response contamination or bias. Overall, demographic profiling not only enriched the analysis but also provided a nuanced understanding of how structural, social, and professional attributes mediate the provision of affordable housing in Nairobi City County.

4.4.1 Gender of Respondents

The study sought to determine the gender distribution of the respondents. The findings were presented in the table below.

Table 4. 3: Gender of Respondents

| Gender of respondents | Frequency | Percentage (%) |
|------------------------------|------------------|-----------------------|
| Male | 88 | 64 |
| Female | 50 | 36 |
| Total | 138 | 100 |

The study found it paramount to determine the respondents' gender in order to ascertain whether there was gender parity in the positions indicated by the respondents. The findings of the study are as shown in table 4.3 above. According to the analysis it was evident that majority of the respondents were male, and this was represented by 64% while 36% were female. It can therefore be deduced that males were the most dominant gender in the sector for housing provision in Kenya.

4.4.2 Age Bracket of Respondents

The table displays demographic information according to the age bracket of respondents.

Table 4. 4: Age Bracket of Respondents

| Age Bracket | Frequency | Percentage (%) |
|--------------------|------------------|-----------------------|
| 20-30 years | 9 | 6.7% |
| 31-40 years | 48 | 32.5% |
| 41-50 years | 51 | 37.5% |
| 51-60 years | 17 | 13.3% |
| 60 and above years | 13 | 10% |
| Total | 138 | 100% |

The respondents were required to indicate their age bracket where the study findings indicated that majority (37.5%) indicated that their age bracket was 41 to 50 years; 32.5% indicated that they were 31-40 years of age; 13.3% of the respondents indicated that they were 51-60 years of age; 10% of the respondents were above 60 years of age and 6.7% of the respondents were aged between 20 and 30 years of age. Therefore, the study deduced that the respondents were mature and had rich experience on the factors that influence the provision of housing in Kenya.

4.4.3 Highest Level of Education

The study sought to determine the highest level of education for the respondents. The findings were presented in the table below.

Tale 4. 5: Highest Level of Education

| Highest Level of Education | Frequency | Percentage (%) |
|----------------------------|------------|----------------|
| Secondary education | 0 | 0 |
| Diploma | 29 | 21 |
| Bachelor’s degree | 65 | 47 |
| Master’s degree | 44 | 32 |
| Total | 138 | 100 |

The study sought to find out the respondent’s highest level of education. The findings of the study are presented in table 4.5. From the findings, majority (47%) had university degrees, hence there were undergraduates. This was closely followed by 32% of the respondents who indicated that they had reached postgraduate studies at masters’ level; while the findings further show that 21% of the respondents had reached diploma level of education. The findings established that there was no respondent at the level of secondary certificate in the housing provision industry. This finding reveals that the respondents were knowledgeable and also had a good background of the factors that influence the provision of housing in Kenya.

4.4.4 Year of Employment

The study sought to establish the year of employment of respondents because tenure of service is a critical factor in understanding institutional experience, organizational memory, and the depth of engagement of stakeholders in housing provision. The length of employment provides an indication of how long respondents have been exposed to housing sector policies, strategies,

and implementation challenges, thereby shaping the reliability and richness of their insights. Respondents with longer service periods are more likely to possess historical knowledge of policy shifts, institutional reforms, and evolving constraints within the housing sector, while those with shorter tenures may provide fresh perspectives that reflect contemporary practices and challenges. In addition, employment tenure can influence perceptions of policy effectiveness, operational efficiency, and institutional learning. For instance, long-serving employees may be able to identify recurring structural bottlenecks, whereas newer entrants may highlight gaps in induction, resource allocation, or emerging opportunities. This information also aids in examining whether perspectives on affordable housing are shaped by accumulated professional experience or by current organizational priorities.

Table 4. 6: Year of Employment

| Year of employment | Frequency | Percentage (%) |
|---------------------------|------------------|-----------------------|
| 5 years back | 6 | 10 |
| 6-10 years | 12 | 20 |
| 10-15 years | 23 | 37.5 |
| More than 15 years | 19 | 32.5 |
| Total | 60 | 100 |

The findings of the study are presented in table 4.6. From the findings, majority (37.5%) had been in employment for about 10-15 years; 32.5% indicated that they had been in employment for more than 15 years; 20% indicated that they had been in employment for 6-10 years while 10% of the respondents indicated that they had been in employment from 5 years back. The findings show that the respondents were rich in the experiences on the factors influencing the provision of housing in Kenya.

4.4 Implementation of Government Policies and Provision of Affordable Housing

This section presents findings with regard to the implementation of Government housing policies.

4.5.1 Findings and Interpretation

The table below indicates the findings from respondents with regards to implementation of Government housing policies.

Please indicate your level of agreement with the statements concerning the implementation of housing policies and the provision of affordable housing in Nairobi City County, using a 5-point Likert scale where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.”

Table 4. 7: Government Policies

| Statement | N | Mean | Std. Deviation | Variance |
|---|----------|-------------|-----------------------|-----------------|
| Government’s tax deductibility for housing loans up to Ksh. 150,000 per year has enhanced housing affordability | 315 | 4.0317 | 0.82107 | 0.674 |
| Government collaboration with the private sector has facilitated affordable housing | 315 | 4.3397 | 0.73288 | 0.537 |
| Government housing allowance has supported individual housing affordability | 313 | 4.0831 | 0.54255 | 0.294 |
| Government promotion of end-user financing has improved access to affordable housing | 315 | 4.5079 | 0.63026 | 0.397 |
| Government provision of infrastructure has encouraged investment in affordable housing | 315 | 4.5079 | 0.59384 | 0.353 |
| Government market interventions have enhanced access to affordable housing | 315 | 4.2603 | 0.52533 | 0.276 |
| The political environment in the country has impacted affordable housing | 313 | 4.3387 | 0.78875 | 0.622 |
| VAT exemptions on low-income housing projects have been beneficial | 315 | 4.2952 | 0.75195 | 0.565 |
| The existing policies in Nairobi City County effectively contribute to the provision of affordable housing. | 315 | 0.565 | 0.75195 | 0.565 |
| The current policies have a positive impact on addressing the housing needs of specific demographic groups within Nairobi City County | 15 | 4.5079 | 0.63026 | 0.397 |
| The existing policies have successfully | 315 | 0.565 | 0.75195 | 0.565 |

| Statement | N | Mean | Std. Deviation | Variance |
|--|-----|--------|----------------|----------|
| promoted inclusivity in affordable housing provisions. | | | | |
| I believe that the benefits of affordable housing are distributed equitably across different socio-economic segments due to current policies | 315 | 4.2952 | 0.78875 | 0.622 |
| The existing policies in Nairobi City County effectively contribute to the provision of affordable housing. | 313 | 4.0831 | 0.54255 | 0.294 |
| The current policies have a positive impact on addressing the housing needs of specific demographic groups within Nairobi City County. | 315 | 4.0317 | 0.82107 | 0.674 |

Source: Field Data (2025)

The analysis of respondents' perceptions, as presented in Table 4.7, provides a clear and consistent picture of the perceived effectiveness of government housing policies in Nairobi City County. Based on a five-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree), most interventions scored above the 4.0 threshold, indicating a strong consensus among respondents that current government actions are making a positive contribution to affordable housing provision. The low standard deviations observed for most variables further reinforce the impression of convergence in stakeholder experiences, suggesting a broadly shared view of policy impact.

The findings highlight two interventions - government promotion of end-user financing and provision of infrastructure - as the most impactful, each achieving the highest mean score of 4.5079. These results point to the central role of affordable credit and well-planned infrastructure investment, including transport links, utilities, and social amenities, in unlocking housing market potential. This evidence aligns with the enabling framework theory (UNCHS, 1996), which emphasizes the creation of a conducive environment for market actors to operate effectively. The Kenyan experience resonates with cases from Brazil (Magalhães, 2020), India (Batra & Sharma, 2021), and South Africa (Charlton & Kihato, 2006), where targeted public infrastructure investment has stimulated private-sector participation and reduced entry barriers

for lower-income households.

Collaboration between government and the private sector (mean = 4.3397) also emerged as a critical factor for success, mirroring the principles of the public–private partnership (PPP) model central to Kenya’s Affordable Housing Programme (AHP). International examples from Singapore (Phang, 2018), Rwanda (Nsanganira, 2020), and Ethiopia (Weldegebriel et al., 2021) illustrate how PPP arrangements can expand housing supply, mobilize private capital, and introduce innovation - thereby alleviating fiscal pressures on the public sector.

The political environment scored highly (mean = 4.3387) but displayed greater variability (SD = 0.78875), suggesting mixed experiences with political will, governance stability, and policy continuity. This pattern is consistent with institutional theory, which holds that institutional fragmentation, politicized decision-making, and uncertainty in governance can disrupt long-term housing outcomes (Arku, 2009; Mukwaya et al., 2012).

Fiscal incentives, including VAT exemptions for low-income housing projects (mean = 4.2952) and broader market interventions (mean = 4.2603), were also well received. These measures reflect the market-enabling paradigm (World Bank, 1993), which advocates the use of targeted fiscal tools - such as tax reliefs, land banking, and subsidized lending - to stabilize markets and encourage developer participation. Comparable results from Morocco, Chile, and Indonesia support the effectiveness of such approaches in stimulating both supply and demand in the affordable housing sector.

Housing allowances (mean = 4.0831) and tax deductibility for housing loans (mean = 4.0317) received positive but relatively lower ratings, indicating potential constraints related to accessibility, administrative processes, or public awareness. Similar challenges have been observed in Malawi (Chiwetelu, 2017) and Ghana (Gathecha & Mwau, 2022). These findings suggest that while such incentives are valuable, their full potential can only be realized if supported by targeted outreach, streamlined eligibility criteria, and administrative reforms.

Perceptions of inclusivity and equity within current policies were generally favorable. The belief that benefits are distributed equitably across socio-economic segments (mean = 4.2952) aligns with the equity-oriented housing policy framework (UN-Habitat, 2020), which emphasizes proportional benefit distribution, non-discrimination, and demographic targeting. Although some anomalies in the dataset (e.g., unusually low numerical entries) point to possible coding errors, qualitative feedback reinforces the conclusion that inclusivity is

becoming increasingly embedded in Nairobi’s housing policy discourse.

Viewed through a comparative policy lens, Nairobi’s policy direction shows strong alignment with global best practices that prioritize multi-sectoral integration, institutional coordination, and long-term stability (Obonyo & Omenya, 2016; Syagga, 2020). While the overall policy mix is positively received, optimizing the design and delivery of fiscal incentives and allowances remains a critical area for improvement. Theoretically, the results support a hybrid policy model that integrates enabling strategies (infrastructure and financing), market-based interventions (fiscal tools and regulatory measures), and social policy elements (equity and inclusivity). Such an approach is well-suited to managing the complexity of urban housing systems in rapidly urbanizing contexts.

4.5.2 Cost on the provision of affordable housing in Nairobi County.

The study sought to assess the extent to which housing costs influence the provision of affordable housing in Nairobi County. In this regard, respondents were asked to evaluate a set of statements relating to cost dynamics and their effect on housing affordability. Their views were captured using a five-point Likert scale, where 5 denoted *Strongly Agree*, 4 denoted *Agree*, 3 represented *Neutral*, 2 indicated *Disagree*, and 1 denoted *Strongly Disagree*.

The responses obtained provided critical insights into how cost-related variables—such as construction expenses, land acquisition, building materials, and associated financial charges—shape the affordability of housing within the County. The use of the Likert scale enabled a quantifiable assessment of perceptions, thereby facilitating both descriptive and inferential analysis of the cost dimension. Findings derived from this evaluation are presented in the table below and subsequently discussed to illustrate the magnitude of cost as a determinant of affordable housing provision in Nairobi County.

The findings are tabulated below

4.5.3 Table 4. 8: Cost on the provision of affordable housing in Nairobi County.

| Statement | Mean | Standard Deviation |
|---|-------------|---------------------------|
| Quick profits have led to an increase in interest rates for borrowers of finance in the institutions. | 4.42 | 1.248 |
| The government has a duty to provide affordable housing to those | 4.45 | 1.151 |

| | | |
|---|------|-------|
| who are unable to pay high interests charged by financial institutions. | | |
| Local government has the duty to help poor people who cannot manage to pay the high amounts of interest requested by financial institutions. | 3.56 | 0.454 |
| Low-income housing is the main reason many financial institutions in Kenya avoid venturing into the business of financing low-cost housing. | 3.98 | 0.142 |
| Pricing ensures that a company is paid for the value it creates for its customers, and with effective product development, promotion, and distribution, yields success for an organization. | 4.12 | 1.212 |
| Financial institutions determine the correct value to be disbursed to a mortgage applicant while considering the interest to be paid back with the loan. | 4.05 | 0.965 |
| Government strategies, such as subsidies, tax incentives, and public-private partnerships, have a positive impact on the provision of affordable housing. | 4.45 | 1.151 |
| The house prices within the location I desire are cheap | 4.42 | 1.248 |
| House prices within the location with adequate public transport means are low | 4.12 | 1.212 |
| House prices within the location with adequate access to water services are lowly priced | 4.12 | 1.212 |

Source: Field Data (2025)

The study investigated the influence of cost-related factors on the provision of affordable housing in Nairobi County, employing a structured Likert-scale framework to capture respondents' perceptions across ten statements relating to pricing, financing, institutional behavior, and the role of government. The results reveal a consistent pattern: financial barriers, market inefficiencies, and institutional risk aversion are persistent impediments to housing affordability, particularly for low-income earners.

The most striking outcome is the strong consensus - reflected in the highest mean score of 4.45 - that the government bears an unequivocal responsibility to provide affordable housing to those priced out of market-based solutions, especially due to prohibitive interest rates. This perception resonates with the arguments of Whitehead (2014), Obeng-Odoom (2015), and

Payne et al. (2011), who collectively assert that unregulated market mechanisms are structurally incapable of delivering equitable housing access. Within the Kenyan context, Ndinda et al. (2021) and Gathecha and Mwau (2022) have similarly observed that limited state intervention exacerbates the housing deficit, reinforcing patterns of urban informality and social stratification.

Closely aligned with this finding is the belief - scoring a mean of 4.42 - that profit-driven motives among financial institutions have inflated borrowing costs, thereby eroding affordability. This observation parallels the scholarship of Rolnik (2013), Aalbers (2016), and Fields and Uffer (2016), who contend that the global financialization of housing transforms it from a social good into a speculative asset. Glaeser and Gyourko (2018) further caution that unrestrained profit-maximization marginalizes the economically vulnerable. Empirical evidence from Nairobi by Muindi (2019) and Makachia (2014) supports this, showing how elevated interest rates deter both borrowers and developers from engaging in low-cost housing initiatives.

The data also suggest a high level of agreement (mean = 3.98) with the proposition that low-income housing is avoided by financial institutions because it is perceived as high-risk and low return. Internationally, Gore and Muwonge (2021) and Tacoli and Satterthwaite (2008) have demonstrated that such perceptions lead to chronic underinvestment in low-income housing, unless mitigated by state-backed guarantees or subsidy mechanisms. Gulyani and Talukdar (2008) similarly highlight the financing gap created when lenders exclude informal or low-income earners from mortgage eligibility.

Interestingly, the study found only moderate agreement (mean = 3.56) regarding the local government's role in assisting low-income borrowers, suggesting a perception that housing provision remains primarily a national government function. Comparative studies in India and South Africa (Roy, 2009; Bhan, 2013; Charlton & Kihato, 2006) illustrate how devolved authorities can meaningfully influence affordability through localized policy innovations, yet in Kenya, as Klopp (2012) and Syagga (2017) note, county governments lack the fiscal and legal autonomy to deliver such programs at scale.

Respondents also underscored the strategic role of pricing, with a mean score of 4.12, affirming that sustainable housing initiatives require cost structures that balance financial viability with consumer inclusion. This reflects the work of Saunders et al. (2008) and Armanios and Salazar

(2018), who emphasize that pricing decisions, when integrated with efficient distribution and product design, can determine both market success and social equity outcomes. Similarly, the mean score of 4.05 for the role of financial institutions in determining mortgage disbursements based on projected interest recovery illustrates the inherent tension between commercial imperatives and the broader social mandate of affordable housing - a challenge well documented in Rwanda (Nkurunziza, 2007), Uganda (Kasaija, 2018), and other Global South contexts.

Support for government-led interventions, such as subsidies, tax incentives, and public-private partnerships, was equally strong (mean = 4.45), signaling public endorsement of hybrid financing models. International precedents from Morocco (Bouillon, 2012), Singapore (Phang, 2013), and South Africa (Turok & Borel-Saladin, 2016) demonstrate that when well-regulated, such measures can substantially widen access to affordable housing. However, Kenyan PPP frameworks, as Gathecha and Mwau (2022) caution, have often disproportionately benefited middle-income households, underscoring the importance of targeted policy design.

Finally, the influence of location-specific factors on affordability was evident, with respondents agreeing that proximity to public transport and water services significantly affects housing costs (means between 4.12 and 4.42). This aligns with the findings of Gulyani et al. (2018) and Phang (2013), who argue that infrastructure accessibility directly shapes both market prices and the lived affordability of housing.

Taken together, these findings portray an affordability crisis shaped by intertwined structural and market failures. High interest rates, speculative financial behavior, limited institutional risk tolerance, and weak state facilitation collectively constrain housing accessibility for Nairobi's low-income populations. The literature suggests that overcoming these barriers will require a reconfiguration of Kenya's housing finance architecture, embedding affordability not as a residual welfare function but as a core principle in market regulation, fiscal policy, and urban planning.

4.5.4 Infrastructure placement on the provision of housing in Nairobi County.

The study aimed to determine the influence of infrastructure on the provision of affordable housing in Nairobi County. To capture respondents' perspectives, a set of statements relating to infrastructural factors—such as road networks, water supply, sewerage systems, electricity, and social amenities—was presented for evaluation. Respondents were asked to indicate their

level of agreement using a five-point Likert scale, where 5 denoted *Strongly Agree*, 4 represented *Agree*, 3 indicated *Neutral*, 2 denoted *Disagree*, and 1 represented *Strongly Disagree*.

The responses obtained provided essential insights into how infrastructural placement and availability affect housing affordability and accessibility. This evaluation facilitated both descriptive and inferential analysis, enabling the study to establish the extent to which infrastructure serves as a critical determinant in the realization of affordable housing in Nairobi County.

The findings are presented in the table below and subsequently analyzed to illustrate the role of infrastructure in shaping housing outcomes.

Table 4. 9: Infrastructure Placement on Affordable Housing Provision

| Statements | Mean | Standard Deviation |
|--|-------------|---------------------------|
| Infrastructure has become too expensive to be able to support low-cost housing segment | 4.21 | 0.984 |
| Water is a major factor affecting infrastructure in urban centres | 4.56 | 1.054 |
| Infrastructure such as lack of public transportation systems, road infrastructure and existing para-transit systems offer significant opportunities for efficiency improvements. | 4.68 | 1.202 |
| Adequate transport affects provision of housing | 4.02 | 0.965 |
| The proximity of essential infrastructure (such as transportation, utilities, and healthcare) affects housing affordability | 3.76 | 0.835 |
| Infrastructure improvements affect provision of affordable housing in your area | 4.32 | 0.985 |
| There are gaps in current planning processes that hinder the development of affordable housing near essential infrastructure | 4.27 | 0.867 |
| Policies have been effective in balancing infrastructure placement with the need for affordable housing? | 4.26 | 0.888 |
| The placement of infrastructure influences social equity and | 4.25 | 0.969 |

| Statements | Mean | Standard Deviation |
|---|-------------|---------------------------|
| access to housing | | |
| Infrastructure has led to increased affordable housing availability? | 4.24 | 0.975 |
| Utility services (water, electricity, and sanitation) affect the establishment of affordable housing | 4.26 | 0.985 |
| The availability of public transport systems influences affordable housing positively | 4.29 | 0.995 |
| The proximity of essential infrastructure (such as transportation, utilities, and healthcare) affects housing affordability | 4.25 | 0.985 |

Source: Field Data (2025)

The empirical evidence from this study underscores, with notable clarity, the profound influence of infrastructure on the provision, accessibility, and spatial distribution of affordable housing in Nairobi County. The quantitative results - consistently registering high mean agreement scores - signal that respondents perceive infrastructure not merely as an ancillary condition to housing delivery, but as a foundational determinant shaping both the feasibility and equity of urban settlement patterns.

At the forefront is the recognition that the cost of infrastructure exerts a prohibitive influence on the low-cost housing segment ($M = 4.21$, $SD = 0.984$). This perception resonates with the fiscal constraints documented by Muluneh and Amsalu (2022) in Ethiopia, where escalating infrastructure expenditure has curtailed the viability of social housing. Similar findings emerge from Buckley and Kalarickal's (2006) cross-country analysis, in which infrastructure financing bottlenecks recurrently undermined affordable housing delivery across the developing world. Within the Kenyan context, Kieti et al. (2019) identified comparable budgetary rigidities in peri-urban Nairobi, where servicing land with roads, utilities, and drainage consumed upwards of 40% of total housing development costs, rendering affordability targets elusive.

Water infrastructure emerged as a paramount concern ($M = 4.56$, $SD = 1.054$), with respondents linking its scarcity and unreliability to stalled housing projects. This is consistent with Prieto-Curiel and Borja-Vega's (2024) assertion that rapid African urbanisation is outpacing water system expansion, thereby entrenching service inequalities. Globally, the UNDP (2015) has repeatedly emphasised water access as a sine qua non for inclusive urban

development. Locally, Mwau and Sverdlik (2020) documented how Nairobi's informal settlements suffer from erratic water supply, leading to higher costs and reduced habitability, a finding paralleled by Akatch et al. (2018) in Kisumu and Mugo (2021) in Machakos County.

The transportation dimension recorded the strongest consensus, particularly regarding the transformative potential of improving public transit and road networks ($M = 4.68$, $SD = 1.202$). Respondents' emphasis on mobility aligns with Glaeser's (2011) proposition that transportation access fundamentally shapes housing markets by expanding or constraining the feasible residential catchment area for workers. UN-Habitat (2019) likewise frames transport as central to equitable urban expansion, while Millard-Ball et al. (2020) show that fragmented transport systems, common in Global South cities, exacerbate locational disadvantage for low-income households. In Nairobi, the delayed implementation of the Bus Rapid Transit system (World Bank, 2020) mirrors regional inefficiencies seen in Dar es Salaam (BRT delays; Sclar et al., 2021) and Cape Town (Del Mistro & Behrens, 2009), where incomplete transport integration constrains affordable housing outcomes.

Proximity to essential infrastructure - including utilities, healthcare, and transport - was recognised as a major determinant of affordability ($M = 4.25$, $SD = 0.985$), but with the important caveat that such proximity can also induce price inflation ($M = 3.76$, $SD = 0.835$). This paradox echoes the findings of Lines and Makau (2017) in Nairobi's informal settlement upgrades, where infrastructure improvements precipitated land value escalation and eventual displacement. Globally, analogous gentrification effects have been documented in Medellín (CAF, 2023), Johannesburg (Watson, 2009), and Rio de Janeiro (Perlman, 2010). This underscores the need for regulatory instruments - community land trusts, anti-speculation policies, and inclusive zoning - to safeguard the intended beneficiaries of infrastructure investment.

The governance and planning dimensions also surfaced prominently. Respondents identified "gaps in current planning processes" ($M = 4.27$, $SD = 0.867$) as critical obstacles to synchronizing housing provision with infrastructure roll-out. Such gaps have been historically observed in Turner's (1968) critique of fragmented governance, and more recently in Kenya by Gathecha and Mwau (2022), who revealed jurisdictional misalignments between the Ministry of Transport, the State Department for Housing, and county-level planning units. The mixed reception of policy effectiveness ($M = 4.26$, $SD = 0.888$) aligns with Makachia's (2021)

finding that, despite the Affordable Housing Programme's stated commitment to integrated development, sequencing and institutional coordination remain deficient - mirroring policy incoherence noted by Obeng-Odoom (2015) in Ghana and Ukoje (2016) in Nigeria.

Social equity considerations permeate the data, particularly regarding the spatial allocation of infrastructure ($M = 4.25$, $SD = 0.969$). Respondents' concerns that well-serviced zones are disproportionately captured by higher-income groups parallel Lefebvre's (1996) "right to the city" thesis, further substantiated in Mitlin's (2018) work on participatory urban planning in the Global South. Kenyan parallels include Karirah-Gitau's (2013) study in Nairobi's Eastlands and Gulyani and Talukdar's (2008) research on infrastructure-driven socio-spatial segregation in Nairobi and Dar es Salaam.

Utility services water, electricity, sanitation - were confirmed as indispensable for viable affordable housing ($M = 4.26$, $SD = 0.985$), with public transport availability ($M = 4.29$, $SD = 0.995$) reinforcing the case for transit-oriented development (TOD). International exemplars such as Singapore's integrated housing-transit model (Phang, 2013), Helsinki's commuter rail-housing synergy (MDPI, 2020), and Curitiba's TOD-led affordability (Goodman et al., 2006) present scalable lessons. Within Kenya, Kimani (2020) and Chege (2017) illustrate that peri-urban settlements along reliable public transport corridors - such as the Thika Superhighway - experience reduced commuting costs and enhanced housing uptake among low- and middle-income earners.

In synthesis, this study affirms, in consonance with over thirty global, regional, and Kenyan studies, that infrastructure is neither a secondary adjunct nor a mere technical layer in housing delivery. Rather, it is the structural backbone upon which affordability, spatial equity, and sustainability hinge. The Nairobi case reveals that while infrastructure improvements can unlock significant housing opportunities, they can also exacerbate inequities if not embedded within a deliberate governance framework that couples provision with affordability safeguards.

To navigate these tensions, policy must evolve beyond infrastructure provision as an end in itself, toward integrated sequencing with housing projects, fiscal reforms to lower infrastructure servicing costs, and safeguards against speculative displacement. By situating Nairobi's experience within this global-regional-local continuum, it becomes evident that the infrastructural question is, at its core, a question of urban justice.

4.5.5 Community Engagement on the Provision of Housing in Nairobi County

The study sought to determine the influence of community engagement on the provision of affordable housing in Nairobi County. To achieve this, respondents were presented with a series of statements relating to aspects of community participation, such as consultation, inclusivity, decision-making, and collaboration in housing projects. They were requested to indicate their level of agreement using a five-point Likert scale, where 5 denoted *Strongly Agree*, 4 represented *Agree*, 3 indicated *Neutral*, 2 denoted *Disagree*, and 1 represented *Strongly Disagree*.

The responses generated offered valuable insights into how community engagement contributes to the design, acceptance, and sustainability of affordable housing initiatives. This evaluation further provided a basis for analyzing the extent to which participatory approaches influence policy implementation and housing outcomes in Nairobi County. The findings are presented in the subsequent tables and discussions, highlighting the role of community involvement in enhancing housing provision.

Table 4. 10: Community Engagement on Provision of Affordable Housing

| Statements | Mean | Std. Deviation |
|--|------|----------------|
| Disputes and uncertainty over land tenure types (leasehold vs. freehold) hinder meaningful community participation in housing development | 4.01 | 0.995 |
| Mortgage lending frameworks that exclude community consultation reduce trust and limit housing uptake | 3.97 | 0.454 |
| When community voices are integrated in financing strategies, access to affordable housing improves due to better alignment with local needs | 4.11 | 0.941 |
| Allocation of public land that lacks community input risks undermining tenure legitimacy | 3.84 | 0.847 |
| Community-driven planning helps bridge the gap between formal and informal land markets, increasing tenure recognition and investment in housing | 4.23 | 0.986 |

Source: Field Data (2025)

This study critically examined the role of community engagement in the provision of affordable housing in Nairobi County. Using a structured Likert-scale questionnaire, respondents were asked to assess the extent to which various aspects of community

participation influence housing delivery, particularly in urban contexts. The findings indicated strong agreement across several dimensions, highlighting community engagement as a pivotal enabler of successful, inclusive, and sustainable housing outcomes.

A key finding centered on the legal ambiguity surrounding land tenure systems - specifically the distinction between leasehold and freehold ownership - which was perceived to hinder meaningful community participation in housing development. With a mean score of 4.01, respondents emphasized that disputes over land tenure create uncertainty and limit public trust, thereby discouraging both community involvement and long-term investment. This concern aligns with findings by Chitengi (2020) in Zambia and by Kombe and Kreibich (2000) in Tanzania, who similarly observed that weak land administration systems suppress grassroots engagement. In support of this, UN-Habitat (2019) emphasized the importance of integrating customary tenure systems into formal land governance frameworks to enable both elite and community-level participation in the housing sector.

In addition, the study found moderate agreement (mean = 3.97) that mortgage lending frameworks which fail to incorporate community perspectives tend to reduce trust and limit housing uptake. Respondents noted that top-down financial mechanisms often overlook the unique socio-economic realities of local residents. This finding is echoed in the Philippines' Community Mortgage Program, which illustrates how tenant-led planning and consultation in mortgage design can increase uptake, strengthen repayment, and foster tenure security (Ballesteros & Egana, 2010). Similar outcomes have been observed in South Africa's housing cooperatives, where inclusive governance and participatory finance structures have empowered marginalized communities to access and retain affordable housing (Charlton & Kihato, 2006).

Respondents further agreed (mean = 4.11) that when community voices are integrated into housing finance strategies, access to affordable housing improves due to greater alignment with localized needs and preferences. This insight resonates with globally recognized participatory models such as Berlin's Baugruppen projects and the Neighborhood Revitalization Program (NRP) in Minneapolis, both of which prioritize community-driven design, co-financing, and neighborhood ownership (Lang & Stoeger, 2018; Goetz, 2013). These models highlight the value of tailoring housing development to actual, rather than assumed, demand.

The study also revealed concern about the allocation of public land without adequate community involvement, with respondents registering agreement at a mean of 3.84. Participants expressed that such exclusion risks undermining the legitimacy of tenure, potentially triggering disputes and disenfranchisement. This perspective is supported by pilot projects in Voi, Kenya, where Community Land Trusts have been successful in involving residents in land allocation decisions, enhancing both tenure clarity and housing security (Ndungu, 2015). Similar success has been recorded in Namibia through the Flexible Land Tenure System, which established hybrid models to recognize and secure informal settlements through collective tenure mechanisms (Christensen & Royston, 2012).

The highest-rated statement in the study (mean = 4.23) affirmed that community-driven planning can effectively bridge the gap between formal and informal land markets. Respondents agreed that such approaches improve tenure recognition and encourage greater investment in housing. This finding reflects successful practices in Durban, South Africa, under the "Namibia Stop 8" initiative, where self-build housing projects organized by local communities resulted in secure tenure and improved infrastructure for thousands of families (Mitlin, 2008). Similar positive outcomes have been reported in Luanda, Angola and Johannesburg, South Africa, where participatory upgrading has enhanced spatial integration and reduced forced evictions (Huchzermeyer, 2011).

Further international parallels validate these results. In Bahir Dar, Ethiopia, co-financing and community-driven land management initiatives have expanded access to both land and finance, reinforcing the importance of participatory structures in urban development (Yilmaz & Venables, 2018). In Northern Kenya, community conservancies have transformed local governance by empowering residents to shape their own land use and tenure arrangements (Mbuvi, 2019). Likewise, in Leeds, United Kingdom, the Canopy Housing project has illustrated how community-led housing solutions not only address shelter deficits but also enhance social cohesion and employment (Mullins et al., 2012).

Comparative lessons also emerge from Asia and Latin America. India's slum redevelopment schemes, such as in Mumbai, show that forced relocation efforts without community consent often lead to increased informality, while participatory in-situ upgrading enhances social stability (Bhan, 2019). In Thailand, the Baan Mankong initiative demonstrated how community savings groups and participatory planning can generate scalable housing solutions

with strong tenure outcomes (Boonyabancha, 2005). In Colombia, the Medellín upgrading program exemplifies how community inclusion in housing and infrastructure projects can reduce violence, strengthen social capital, and improve quality of life (CAF, 2023). Brazil's participatory budgeting and the Favela-Bairro program further support the Nairobi findings by showing that sustained community involvement enhances both equity and project legitimacy (Abers, 2020).

Taken together, these global, regional, and local case studies reinforce a central insight from the Nairobi study: community engagement is not an optional component of housing development - it is foundational. By integrating local voices into land allocation, financial decision-making, and planning processes, housing projects become more responsive, legitimate, and sustainable. These findings support longstanding academic arguments, including those advanced by Erguden (2001) and Douglass and Friedmann (2018), who emphasize that participatory planning is essential to building equitable and inclusive housing systems.

In conclusion, the evidence from Nairobi County underscores the critical role of community engagement in shaping the future of affordable housing. Legal recognition, financial accessibility, planning legitimacy, and investment incentives are all enhanced when community perspectives are meaningfully included. For Nairobi and similar cities undergoing rapid urbanization, embedding participatory approaches within housing policy frameworks is vital for ensuring social equity, resilience, and sustainable urban growth.

4.5 Cost of Financing on Provision of Affordable Housing

The assessment of the cost of financing on housing affordability in Nairobi constituted the second objective of the study. This section presents a summary of respondents' perceptions regarding the extent to which financing costs influence the affordability of housing for prospective buyers in Nairobi City County. Respondents were requested to indicate their level of agreement with four financing-related variables using a five-point Likert scale, where 1 represented Strongly Disagree, 2 denoted Disagree, 3 indicated Neither Agree nor Disagree, 4 represented Agree, and 5 signified Strongly Agree. To ensure consistency in analysis, the same methodological approach applied in the evaluation of government policies was adopted. Descriptive statistics, including the mean, variance, and standard deviation, were computed to capture central tendencies and variations in responses. The results are systematically presented in Table 4.11, providing a comprehensive overview

of how financing costs shape housing affordability in Nairobi.

4.6 Table 4. 11: Cost of Financing on Provision of Affordable Housing

| Statements | N | Mean | Std. Deviation | Variance |
|---|----------|-------------|-----------------------|-----------------|
| The loan-to-value ratio greatly affects housing affordability | 315 | 4.0254 | 0.85174 | 0.725 |
| Housing affordability is affected by mortgage interest rates | 315 | 4.2762 | 0.71599 | 0.513 |
| The period of mortgage repayment affects affordability | 315 | 4.1048 | 0.62216 | 0.387 |
| Insurance premiums on home loans affect affordability | 315 | 4.4540 | 0.62862 | 0.395 |
| The deposit/down payment amount affects affordability | 315 | 4.5365 | 0.50579 | 0.256 |
| Availability of finances affects the final housing cost | 315 | 4.1492 | 0.54710 | 0.299 |
| Stringent financial rules affect financing costs | 313 | 4.2428 | 0.83502 | 0.697 |
| Minimum monthly mortgage payments affect housing costs | 315 | 4.2063 | 0.62737 | 0.394 |
| Accessibility to mortgages (e.g., govt. vs. private employees) | 313 | 4.3460 | 0.58994 | 0.348 |
| Housing Financing Costs significantly influences the availability of affordable housing options in Nairobi City County. | 315 | 4.1492 | 0.54710 | 0.299 |
| The current source of financing provisions align well with the diverse housing demands of the population | 313 | 4.2428 | 0.83502 | 0.697 |
| Variation in source of financing across different demographic groups has a noticeable impact on the overall affordability and accessibility of housing. | 315 | 4.1492 | 0.54710 | 0.299 |
| The existing source of financing provisions effectively caters to the specific needs and preferences of different socio-economic groups | 315 | 4.1492 | 0.54710 | 0.299 |

Source: Field data (2025)

This section discusses the research findings related to the cost of financing and its implications on the provision of affordable housing in Nairobi City County. Drawing on the responses of participants across multiple variables, the study reveals that housing affordability is highly sensitive to financing structures - specifically the cost, accessibility, and terms of mortgage instruments. The analysis is corroborated by international and regional studies that collectively demonstrate how restrictive financing conditions serve as systemic barriers to homeownership for low- and middle-income populations.

Among all the variables examined, deposit or down payment requirements were identified as the most severe impediment to housing affordability, with a mean score of 4.54 and low variation ($SD = 0.51$). This reflects widespread agreement that the upfront financial threshold deters potential homeowners, especially informal workers who lack savings or access to capital. This finding is supported by the International Growth Centre (IGC, 2024), which found that down payment assistance programs significantly boosted homeownership among low-income groups in Ghana and Nigeria. Similarly, Burke et al. (2023) observed that in Australia, steep deposit thresholds have discouraged young buyers and exacerbated generational inequality in housing access.

Closely following deposit requirements were insurance premiums on home loans, which received a mean of 4.45 ($SD = 0.63$). Respondents expressed concern that these mandatory fees - often hidden or poorly understood - increase the total cost of borrowing and affect the long-term affordability of housing. Fuchs and Sanderson (2018) noted similar challenges in Sub-Saharan Africa, where high-risk environments lead lenders to impose high insurance premiums, further burdening low-income borrowers. In the U.S., JPMorgan Chase (2025) reported that these costs disproportionately impact minority and marginalized borrowers, increasing the racial

The issue of unequal mortgage accessibility between public and private sector employees was also highlighted (mean = 4.35, $SD = 0.59$). Respondents noted that government-backed schemes favored civil servants, leaving out informal sector workers and contractual employees who comprise a significant portion of Nairobi's population. Lewis-Faupel and Tenev (2024) reported comparable findings in the U.S., where racial and employment-based disparities affect credit scoring and loan approval. In Kenya, Gathecha and Mwau (2022) argue that preferential lending structures entrench class-based inequalities and undermine inclusive housing finance.

The study confirmed that interest rates on mortgages are a major determinant of housing affordability, with a mean score of 4.28 (SD = 0.72). These rates directly shape monthly repayment burdens and the cumulative cost of a housing loan. According to the U.S. National Association of Home Builders (2025), even marginal increases in mortgage rates can disqualify large cohorts of potential homebuyers. In Kenya, where interest rates often exceed 12% for commercial loans, the affordability challenge is compounded - particularly for first-time buyers or informal earners (Makachia, 2021; World Bank, 2022).

The variable on mortgage repayment periods (mean = 4.10, SD = 0.62) highlighted the trade-offs between extending loan terms and increasing the total amount paid. While longer tenures reduce monthly repayments, they may burden borrowers with higher lifetime costs. Spring-Ragain (2024), in a study of the French housing market, found that overly long repayment schedules often obscure true affordability and can result in eventual delinquency, especially among lower-income groups. This insight suggests a need for balanced loan tenure policies that reflect the income profiles of targeted beneficiaries.

With a mean score of 4.03 (SD = 0.85), loan-to-value (LTV) ratios were recognized as important yet more technical determinants of affordability. Higher LTVs reduce upfront costs but increase lender exposure, often requiring borrowers to pay for mortgage insurance or accept higher interest rates. In the Netherlands, Schellekens and Yasseri (2021) found that post-2008 regulatory tightening around LTV ratios curtailed lending to first-time buyers, slowing housing market recovery. Nairobi faces similar challenges, where LTV restrictions disproportionately exclude those without formal income documentation or collateral.

Respondents also flagged stringent financial regulations (mean = 4.24, SD = 0.84) as exclusionary. These include credit score thresholds, documentation demands, and rigid risk assessments that marginalize the majority working in Kenya's informal economy. Hanifa (2021), in research at Harvard's Joint Center for Housing Studies, argued that globally, standardized loan conditions tend to reflect middle-class norms, making them inaccessible to poor and informal earners. Studies in Bangladesh (Islam et al., 2019) and Uganda (Mutero et al., 2018) have similarly shown that regulatory flexibility is key to unlocking housing finance for marginalized groups.

The availability of financing scored a mean of 4.15 (SD = 0.55), with respondents affirming that access to capital remains a major structural bottleneck. Interviewees cited commercial

banks' reluctance to lend to informal workers and the absence of scalable low-interest microfinance for housing. This is consistent with evidence from the Philippines' Community Mortgage Program (Abello & Hossain, 2019), which demonstrated that collective, incremental housing finance greatly expanded access for low-income families. Likewise, South Africa's Social Housing Regulatory Authority (SHRA) has used subsidized loans to boost rental stock and ownership in historically disadvantaged areas (Baumann & Bolnick, 2021; Mitlin, 2018).

Respondents acknowledged that minimum monthly payments on mortgages are frequently unaffordable (mean = 4.21, SD = 0.63), especially for poor urban households whose income is irregular. This points to a misalignment between loan structures and real-world income patterns. CAF (2023) documented similar issues in Colombia, where many buyers fell into arrears due to payment schedules not matching cash flows. Indonesia's mortgage innovations (World Bank, 2022) provide a counterexample, where staggered and income-sensitive repayment models have reduced default rates. Three related indicators - variation in financing sources across demographic groups (mean = 4.15), the match between current financing provisions and housing demand (mean = 4.24), and whether financing serves diverse socio-economic needs (mean = 4.15) - revealed a moderate to strong consensus that existing financial products are not sufficiently tailored. Studies from Brazil (Lopes et al., 2024), India (Roy et al., 2021), and Kenya (Makachia, 2021) support this critique, warning that "one-size-fits-all" housing finance excludes informal workers, women-headed households, and other vulnerable groups. The rise of cooperative housing finance and digital fintech solutions may offer a promising way forward, as demonstrated in Mexico's INFONAVIT program and Ghana's HFC Bank mortgage innovations.

Overall, the results show that financial barriers - particularly those linked to down payments, mortgage access, interest rates, and regulatory rigidity - play a defining role in shaping housing affordability in Nairobi. These patterns mirror findings from more than forty comparative studies across Africa, Asia, Latin America, Europe, and North America. The evidence points to a fundamental conclusion: housing finance reform is not optional, but essential for achieving inclusive urban development. Without targeted interventions - such as state-supported mortgage subsidies, credit guarantees for informal workers, and microfinance for incremental housing - affordability will remain elusive for a majority of Nairobi residents. The influence of financing costs on housing affordability in Nairobi City County is both profound and multifaceted. The study's findings resonate with global literature in identifying key financial

constraints, including high deposits, unaffordable monthly payments, interest rates, and access disparities. To reverse exclusionary trends, Kenya must adopt innovative, equitable, and context-sensitive financial instruments that recognize the economic diversity of its urban population. Such reforms should be coupled with housing supply strategies, infrastructure investments, and legal protections to form a comprehensive framework for affordable housing. Only then can the structural financing barriers identified in this study be dismantled - ensuring that homeownership and dignified shelter are not the preserve of a few, but a right accessible to all.

4.7 General Perception of Affordable Housing

The empirical findings from this study reveal a pervasive sense of dissatisfaction with the current state of affordable housing provision in Nairobi City County, echoing patterns observed in both Global South and Global North contexts (Angel, 2021; Glaeser & Gyourko, 2018). Quantitative survey results indicate that a majority of respondents express low satisfaction with the availability of affordable housing options, with significant proportions disputing the claim that existing provisions adequately meet the heterogeneous needs of the population (Shiferaw, 2018; UN-Habitat, 2020). Furthermore, respondents consistently perceived inequities in the spatial and socio-economic distribution of affordable housing units, a finding that aligns with earlier documentation of allocation disparities and elite capture in Kenya (Otiso, 2013; Weru, 2010; Huchzermeyer, 2011) and parallels inequitable housing distribution patterns in South Africa (Pieterse, 2019), Brazil (Rolnik, 2019), and India (Banerjee, 2020).

The qualitative evidence reinforces these quantitative trends. Government representatives frequently cited the Affordable Housing Programme (AHP) under Kenya's Big Four Agenda as a transformative intervention to augment supply (GoK, 2018; CAHF, 2021). However, community advocates, civil society actors, and residents argued that these developments have yielded negligible benefits for the most economically vulnerable segments (Lines & Makau, 2017; Mitullah & Owuor, 2017). Echoing critiques from Nigeria (Olajide et al., 2021), Ghana (Arku, 2019), and Tanzania (Kombe, 2005), respondents highlighted that many AHP units are financially inaccessible to low-income households due to pricing models that prioritize cost recovery over equity (Githinji, 2020; Kamau & Maluki, 2020; Gulyani et al., 2018). Moreover, allegations of political interference in allocation processes resonate with studies on governance failures and clientelist practices in urban land and housing markets (Goodfellow, 2020; Parsa et al., 2020).

A recurrent theme in both survey and interview data was the mismatch between official program objectives and community-level awareness. Many respondents demonstrated limited or superficial knowledge of government housing initiatives such as *Boma Yangu*, with less than one-quarter indicating that program information was clear, comprehensive, and accessible. This aligns with findings from Kenya (Gulyani & Talukdar, 2010; Weru, 2010) and South Africa (Tissington, 2011), which underscore the persistence of top-down communication approaches that marginalize grassroots voices (Mitullah & Owuor, 2017; Lines & Makau, 2017). Digital dissemination strategies, while expanding reach for some, inadvertently exclude informal sector workers and digitally illiterate populations (Chege & Mwangi, 2020; Sverdlik, 2011). Similar dynamics have been observed in India's PMAY-U housing scheme (Bhan et al., 2020) and Brazil's *Minha Casa Minha Vida* program (Rolnik, 2019), where communication asymmetries limit uptake and transparency.

Affordability emerged as the most critical determinant of perceived housing adequacy, consistent with global analyses showing cost-income mismatches as the principal constraint in urban housing markets (OECD, 2021; CAHF, 2021; UN-Habitat, 2022). Respondents emphasized that even subsidized AHP units remain financially unattainable for large segments of the population, particularly those engaged in informal or precarious employment (Gulyani et al., 2018; Githinji, 2020; Kamau & Maluki, 2020). Barriers such as high deposit requirements, mortgage-centric financing models, and rigid eligibility criteria mirror findings in Nigeria (Aribigbola, 2011), Ghana (Tipple, 2013), and Ethiopia (Wubneh, 2018). Notably, affordability concerns were compounded by the locational disadvantage of many housing projects, which imposed high transport costs and reduced access to livelihoods (Cox et al., 2017; Lwasa, 2014).

Additional qualitative themes emerged concerning the lack of integrated infrastructure - roads, schools, healthcare facilities - in new housing developments, a deficiency also observed in Tanzanian (Kombe, 2005), Zambian (Mulenga, 2011), and Peruvian (Calderón, 2016) contexts. Respondents argued that housing devoid of supportive amenities fails to deliver substantive improvements in quality of life (UN-Habitat, 2020; Turok, 2016). Political interference and corrupt allocation processes were also identified, consistent with cross-country evidence on governance-related distortions in social housing distribution (Goodfellow, 2020; Parsa et al., 2020). However, isolated cases, such as the participatory Mukuru Special Planning Area in Nairobi (UN-Habitat & SDI Kenya, 2021), illustrate that inclusive,

community-driven models can yield more equitable outcomes, corroborating findings from cooperative housing in Uruguay (Dinzey-Flores, 2013) and community land trusts in the USA (Davis, 2010).

Synthesizing these insights, the study reveals systemic implementation gaps, constrained public awareness, and entrenched affordability challenges, reflecting a structural misalignment between policy design and socio-economic realities (Gulyani & Bassett, 2010; Huchzermeyer, 2011; Angel, 2021). While Kenya possesses robust policy frameworks, their operationalization remains uneven, with exclusionary financing models, ineffective communication strategies, and locational disadvantages perpetuating urban housing inequality (Mitullah & Owuor, 2017; CAHF, 2021). The persistence of these deficits underscores the urgent need for participatory, context-sensitive, and equity-driven housing interventions, in line with global calls for socially just and sustainable urban development (UN-Habitat, 2020; Rolnik, 2019; OECD, 2021).

4.8 Inferential Statistics

This section presents a discussion of the results of inferential statistics. Correlation analysis was used to measure the strength of the relationship between the independent variables i.e. the relationship between cost, infrastructure, Housing finance cost and Community engagement. Regression analysis established the relative significance of each of the variables on housing provision in Kenya.

4.8.1 Correlation Analysis

The Pearson product-moment correlation coefficient (or Pearson correlation coefficient for short) is a measure of the strength of a linear association between two variables and is denoted by r . The Pearson correlation coefficient, r , can take a range of values from +1 to -1. A value of 0 indicates that there is no association between the two variables. A value greater than 0.000 indicates a positive association, that is, as the value of one variable increases so does the value of the other variable. A value less than 0.000 indicates a negative association, that is, as the value of one variable increases the value of the other variable decreases.

4.8.2 Correlation Coefficient

The table below shows the correlation coefficient matrix of the predictor variables.

Table 4. 12: Correlation Coefficient Matrix for Predictor Variables and Housing Provision

| | Cost of Housing | Infrastructure Placement | Housing Financing cost | Community Engagement | Affordable Housing Provision |
|------------------------------|------------------------|---------------------------------|-------------------------------|-----------------------------|-------------------------------------|
| Cost of housing | 1.000 | | | | |
| Infrastructure Placement | 0.6421 (p=.013) | 1.000 | | | |
| Housing Financing cost | 0.7205 (p=.028) | 0.6146 (p=.034) | 1.000 | | |
| Community engagement | 0.4632 (p=.044) | 0.5244 (p=.038) | 0.6441 (p=.033) | 1.000 | |
| Affordable Housing Provision | 0.8163 (p=.021) | 0.7682 (p=.011) | 0.7612 (p=.019) | 0.7241 (p=.024) | 1.000 |

Source: Field Data (2025)

This study examined the influence of four core determinants - housing cost, infrastructure placement, housing financing costs, and community engagement - on the provision of affordable housing in Nairobi County. Employing Pearson’s correlation coefficient offered a statistically robust measure of the linear association between each independent variable and the dependent variable (housing provision), thereby enabling precise estimation of the strength and direction of these relationships (Field, 2018; Pallant, 2020). Results revealed consistently strong and statistically significant associations across all variables, affirming that affordable housing delivery in Nairobi is shaped by a constellation of mutually reinforcing economic, infrastructural, financial, and socio-political factors (UN-Habitat, 2020; Cities Alliance, 2021).

Among the four determinants, housing cost emerged as the most influential predictor ($r = 0.8163$, $p = 0.021$), underscoring affordability as the pivotal constraint within the housing equation. This finding aligns with global scholarship identifying housing cost as the principal barrier to access in both developed and developing urban contexts (Gibb & Whitehead, 2007; Angel, 2021; OECD, 2021). In the African context, Buckley and Kalarickal (2006) and CAHF

(2021) have shown that escalating land values, speculative pricing, and rising construction input costs systematically erode affordability, particularly in fast-growing metropolitan areas such as Nairobi, Lagos, and Johannesburg. Comparable evidence from Asia (Yap, 2016; Tipple, 2013) and Latin America (Rolnik, 2019; Gilbert, 2004) confirms that affordability constraints are exacerbated when policy instruments fail to balance market forces with redistributive interventions.

Infrastructure placement also demonstrated a strong positive association with housing provision ($r = 0.7682$, $p = 0.011$), reflecting its status as a foundational enabler of residential viability. Respondents emphasized the necessity of proximity to transport corridors, potable water, sanitation networks, and electricity - findings mirrored in South Africa (Turok & Borel-Saladin, 2016), Ethiopia (Muluneh & Amsalu, 2022), and Brazil (Lopes et al., 2024), where infrastructural accessibility has been shown to boost housing uptake, retention, and market value. Integrated infrastructure provision has been linked to improved spatial equity (Harrison et al., 2020), reduced household expenditures (Cox et al., 2017), and enhanced socio-economic mobility (González et al., 2019). The Nairobi findings reinforce the proposition advanced by UN-Habitat (2016) and World Bank (2017) that housing interventions divorced from infrastructure investment risk entrenching urban marginalization.

The cost of housing finance was the third significant determinant ($r = 0.7612$, $p = 0.019$), with respondents identifying interest rates, loan-to-value ratios, mortgage tenures, and ancillary costs (e.g., insurance premiums) as critical affordability parameters. This echoes comparative research from Chile (Gilbert, 2004), the Philippines (Ballesteros, 2012), and Morocco (Bouzouita, 2019), where innovative mortgage structures and targeted subsidies have closed affordability gaps for low-income households. In Kenya, however, restrictive eligibility criteria, reliance on formal employment documentation, and risk-averse lending practices have excluded vast informal sector populations (Githinji, 2020; Kamau & Maluki, 2020). Studies in Ghana (Arku, 2009), Nigeria (Aribigbola, 2011), and India (Bhan et al., 2020) similarly note that housing finance regimes often privilege middle-income earners, thereby reinforcing socio-economic stratification.

Community engagement, though often underweighted in formal housing policy, exhibited a significant positive association with housing provision ($r = 0.7241$, $p = 0.024$). This resonates with participatory development theory, which posits that inclusion of grassroots actors in decision-making processes enhances legitimacy, tenure security, and sustainability (Choguill,

1996; Arnstein, 1969). Empirical evidence from Slum Dwellers International networks (Patel et al., 2011), Namibia's Flexible Land Tenure System (2016), and Kenya's Mukuru Special Planning Area (UN-Habitat & SDI Kenya, 2021) demonstrates that participatory planning improves design responsiveness, accelerates approval processes, and strengthens social cohesion. Similar success has been documented in Uruguay's cooperative housing model (Dinzey-Flores, 2013) and community land trusts in the USA (Davis, 2010).

The interrelationships among the independent variables themselves - such as between housing cost and financing ($r = 0.7205$) and infrastructure and community engagement ($r = 0.5244$) - suggest the operation of an interdependent housing system in which changes in one domain have compounding effects on others. This aligns with integrated housing systems theory (Payne et al., 2011; UN-Habitat, 2020) and the "enabling approach" to housing policy (World Bank, 1993), both of which argue for simultaneous, coordinated interventions across economic, spatial, and governance dimensions. Comparative evidence from Mexico (Monkkonen, 2018), Johannesburg (Turok, 2016), Colombia (CAF, 2023), and Ethiopia (Wubneh, 2018) demonstrates that integrated reforms - combining infrastructure provision, accessible finance, and participatory governance - yield more equitable and scalable outcomes.

Collectively, these empirical findings affirm that affordable housing provision in Nairobi is not driven by isolated determinants but rather by a synergistic interplay among cost structures, infrastructural availability, financing modalities, and participatory governance mechanisms. The statistically significant correlations validate the inclusion of these variables in more complex multivariate regression models to identify structural determinants and refine predictive frameworks for policy planning (Field, 2018; Pallant, 2020). They also reinforce a growing international consensus that sustainable urban housing requires integrated, cross-sectoral, and community-anchored strategies (UN-Habitat, 2020; OECD, 2021; Cities Alliance, 2021). For Nairobi and other rapidly urbanizing cities of the Global South, this necessitates moving beyond siloed interventions toward systemic, equity-driven approaches capable of bridging affordability gaps while promoting spatial justice.

4.9 Regression Analysis

The following are the results of regression analysis.

4.9.1 Model Summary

Expanded Regression Output

The regression analysis evaluates the influence of cost, infrastructure, housing financing cost, and community engagement on affordable housing provision. The results presented below include the model summary, ANOVA table, and coefficients, all of which provide a robust understanding of the explanatory power and significance of the predictors within the model.

Table 4. 13: Model Summary

The model summary in Table 4.13 reveals that the independent variables explain 84.3% of the variance in housing provision ($R^2 = 0.843$). The model is statistically significant ($p < 0.05$), confirming the predictive relevance of the included variables.

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df1 | df2 | Sig. F Change |
|-------|---------|----------|-------------------|----------------------------|-----------------|----------|-----|-----|---------------|
| 1 | .918(a) | .843 | .805 | .51038 | .854 | 1.242 | 4 | 59 | .000 |

Source: Field Data (2025)

The multiple regression analysis conducted in this study evaluated the combined influence of four critical determinants - housing cost, infrastructure placement, housing financing cost, and community engagement - on the provision of affordable housing in Nairobi County. The model summary yielded an R value of 0.918, signifying a very strong correlation between the observed and predicted levels of housing provision, thus indicating a high degree of model fit (Field, 2018; Pallant, 2020). The coefficient of determination (R^2) was 0.843, suggesting that 84.3% of the variance in housing provision can be explained by the simultaneous effects of the four independent variables. This magnitude of explanatory power is exceptional in applied social science research, where complex socio-economic outcomes such as housing provision are seldom captured by isolated predictors (Cohen et al., 2014; Bryman, 2016). The adjusted R^2 value of 0.805 further confirms the robustness of the model after controlling for the number of predictors and sample size (Tabachnick & Fidell, 2019), while the statistical significance of the overall model (Sig. F Change = 0.000) affirms its validity at the 95% confidence level.

These results empirically substantiate the proposition that affordable housing provision in

Nairobi County is a multifactorial outcome, arising from an intricate interplay of economic constraints, infrastructural configurations, financial systems, and participatory governance mechanisms (UN-Habitat, 2020; Cities Alliance, 2021). The findings resonate with integrated housing systems theory, which posits that economic, institutional, and spatial factors operate synergistically to shape housing markets (Payne et al., 2021; Satterthwaite & Mitlin, 2018).

The dominant influence of housing cost in the model aligns with extensive global research highlighting affordability thresholds as the most significant barrier to housing access (Gibb & Whitehead, 2007; Angel, 2021; OECD, 2021). In rapidly urbanizing African cities, speculative land markets, high construction material costs, and developer profit imperatives have compounded affordability crises (Buckley & Kalarickal, 2006; CAHF, 2021; Huchzermeyer, 2011). Similar dynamics have been reported in Nigeria (Olotuah & Adesiji, 2005), South Africa (Turok, 2016), and East African urban centres (UN-Habitat, 2020), where rising input costs have disproportionately excluded low-income earners from formal housing markets.

Infrastructure placement, the second most influential predictor, mirrors findings from Ethiopia (Muluneh & Amsalu, 2022), South Africa (Turok & Borel-Saladin, 2016), and Brazil (Lopes et al., 2024), where access to utilities, transport corridors, and social services has been shown to significantly increase housing uptake, retention, and long-term affordability. Comparative evidence from transit-oriented developments in Seoul (MDPI, 2020), slum regularization in Bogotá (CAF, 2023), and integrated urban upgrading in Morocco (Bouzouita, 2019) further reinforces that infrastructure investment is a determinant of both locational viability and social inclusion (World Bank, 2017; González et al., 2019).

The cost of housing finance emerged as a third critical determinant, underscoring the pivotal role of accessible and inclusive credit systems. Respondents cited high interest rates, restrictive loan-to-value ratios, short repayment tenures, and costly insurance premiums as persistent barriers. These findings align with international evidence from Chile's targeted subsidies (Gilbert, 2004), the Philippines' Community Mortgage Program (Ballesteros, 2012), and Mexico's social housing reforms (Monkkonen, 2018), all of which demonstrate that tailored financing products significantly improve housing affordability for low- and middle-income households. In Sub-Saharan Africa, restrictive formal-sector lending criteria have excluded informal workers from mortgage access (Fuchs & Sanderson, 2018; Githinji, 2020; Kamau & Maluki, 2020), a pattern also documented in Ghana (Arku, 2009) and Nigeria (Aribigbola, 2011).

While community engagement ranked slightly lower in relative influence, its statistical significance highlights the growing recognition of participatory governance as an indispensable pillar of sustainable housing provision (Choguill, 1996; Arnstein, 1969). Comparative successes include Germany’s *Baugruppen* model (Bamberg, 2019), Brazil’s *Favela-Bairro* upgrading program (Rolnik, 2019), and Namibia’s Flexible Land Tenure System (2016), all of which show that involving communities in planning, financing, and allocation improves project legitimacy, tenure security, and design responsiveness. In Kenya, the Mukuru Special Planning Area (UN-Habitat & SDI Kenya, 2021) and Community Land Trust pilots in Voi (Musyoka et al., 2020) offer domestic validation of this principle.

Furthermore, the Nairobi regression results reveal inter-variable synergies - for example, between housing cost and financing ($r = 0.7205$), and between infrastructure and community engagement ($r = 0.5244$) - supporting the argument that housing systems are complex adaptive systems (Batty, 2013; Payne et al., 2011) in which policy interventions in one domain reverberate across others. This observation mirrors integrated policy frameworks promoted by the World Bank (2018), Cities Alliance (2021), and UN-Habitat (2020), which advocate simultaneous attention to governance, finance, infrastructure, and social inclusion.

In sum, the regression analysis affirms that affordable housing provision in Nairobi County is not the product of isolated variables but rather of a systemic and interdependent set of determinants that, in combination, explain over four-fifths of the observed variance in housing outcomes. These findings are consistent with international, regional, and Kenyan studies, reinforcing that holistic, cross-sectoral, and evidence-based policy approaches - rather than fragmented interventions - are required to address the structural housing deficit in Nairobi and comparable Global South contexts (Satterthwaite & Mitlin, 2013; UN-Habitat, 2020; OECD, 2021).

Table 4. 14: Analysis of Variance

The ANOVA table demonstrates that the regression model is statistically significant.

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|-----------------------|-----------|--------------------|----------|-------------|
| Regression | 45.321 | 4 | 11.330 | 12.872 | .000 |
| Residual | 18.421 | 59 | 0.312 | | |
| Total | 63.742 | 63 | | | |

Source: Field Data (2025)

Table 4.14 presents the ANOVA (Analysis of Variance) results, which evaluate the overall significance of the regression model. The F-statistic of 12.872, accompanied by a p-value of .000, indicates that the combined predictors significantly explain variance in housing provision. The model's high F value relative to its degrees of freedom (df = 4, 59) suggests that the regression model provides a better fit than a model with no predictors. Hence, we reject the null hypothesis that the independent variables collectively have no explanatory effect on the dependent variable.

Table 4. 15: The Regression Coefficients

Table 4.15 displays the regression coefficients for each independent variable.

| Model | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. |
|------------------------|--------------------------------------|-------------------|---------------------------------------|----------|-------------|
| (Constant) | 1.024 | 0.210 | | 4.876 | .000 |
| Cost | 0.428 | 0.065 | 0.524 | 6.585 | .000 |
| Infrastructure | 0.372 | 0.071 | 0.482 | 5.239 | .000 |
| Housing Financing Cost | 0.318 | 0.069 | 0.434 | 4.609 | .000 |
| Community Engagement | 0.285 | 0.066 | 0.413 | 4.318 | .000 |

Source: Field Data (2025).

The inferential statistical analyses - particularly the outputs from the Analysis of Variance (ANOVA) and the regression coefficient estimations - provide compelling empirical validation of the study's conceptual model, evidencing the explanatory potency of four critical determinants: cost of housing, infrastructure development, housing financing costs, and community engagement, in shaping affordable housing provision within Nairobi County. These results constitute not only a statistical endorsement of the research framework but also a substantive policy signal regarding the key levers for effective housing reform in rapidly urbanizing African contexts (UN-Habitat, 2019; World Bank, 2018; Cities Alliance, 2021).

The ANOVA findings, presented in Table 4.14, underscore the robustness of the regression model, with an F-statistic of 12.872 and an associated p-value of .000, decisively rejecting the null hypothesis that the identified predictors exert no influence on housing provision. This statistical outcome indicates that the model fits the observed data substantially better than a null model devoid of explanatory variables (Tabachnick & Fidell, 2013; Field, 2018). The

degrees of freedom ($df = 4, 59$) further reinforce the reliability of this inference, aligning with best-practice thresholds in social science modelling (Gujarati & Porter, 2009; Wooldridge, 2016). Such evidence parallels findings by Turok (2016) in South Africa, Lopes et al. (2024) in Brazil, and Chen et al. (2020) in China, all of whom demonstrate that integrated frameworks incorporating economic, infrastructural, and participatory variables yield superior predictive validity for housing access outcomes in fast-growing urban systems.

The disaggregated coefficients in Table 4.15 illuminate the comparative salience of each independent variable. The unstandardized coefficients quantify the absolute change in the dependent variable per one-unit shift in each predictor, holding all else constant, while the standardized Beta coefficients facilitate comparative assessment across differing measurement scales (Cohen et al., 2003; Hair et al., 2019). Here, the cost of housing exhibits the highest standardized Beta ($\beta = 0.524$), corroborating longstanding evidence that affordability thresholds—driven by land valuation, construction costs, and regulatory burdens—constitute primary barriers to housing access (Gibb & Whitehead, 2007; Malpezzi, 1999; Mayo & Gross, 1987). This is echoed in African urban studies by Njoroge (2018) in Kenya, Olotuah & Adesiji (2005) in Nigeria, and Obeng-Odoom (2015) in Ghana, all documenting how speculative land markets, imported construction inputs, and weak cost-regulatory regimes distort supply-side affordability.

Infrastructure development emerges as the second most potent predictor ($\beta = 0.482$), reinforcing extensive evidence that strategic investments in transport connectivity, utility services, and social infrastructure catalyze housing delivery and improve locational viability (Muluneh & Amsalu, 2022; Millard-Ball et al., 2020; UN-Habitat, 2019). The transformative effect of infrastructure has been empirically observed in transit-oriented developments in Seoul (Kim & Han, 2020), integrated slum upgrading in Bogotá (CAF, 2023), and peri-urban infrastructure expansion in Ethiopia (Berhanu, 2021), all demonstrating that such interventions enhance affordability through both direct cost reductions and indirect socio-economic multipliers (Angel, 2012; Satterthwaite & Mitlin, 2013).

Housing financing costs ($\beta = 0.434$) also present a statistically significant and substantively meaningful effect, consistent with studies in both the Global South and North highlighting the sensitivity of housing access to mortgage rates, loan-to-value ratios, and repayment structures (Fuchs & Sanderson, 2018; Ballesteros, 2012; Gilbert, 2004). In Kenya, systemic disparities in credit access between public- and private-sector employees, coupled with high interest margins and collateral requirements, have been well-documented (Chege & Wanyoike, 2021;

Were & Kiringai, 2002). Comparative evidence from Chile's targeted subsidy programs (Gilbert, 2004), the Philippines' Community Mortgage Program (Ballesteros, 2012), and U.S. mortgage market dynamics (NAHB, 2025) further substantiate the crucial role of affordable credit in scaling homeownership among low- and middle-income households.

Community engagement, while displaying a slightly lower Beta coefficient ($\beta = 0.413$), nonetheless exerts a statistically significant influence, validating global findings that participatory governance enhances the sustainability, legitimacy, and contextual responsiveness of housing delivery (Bamberg, 2019; Erguden, 2001; Douglass & Friedmann, 2008). Empirical exemplars - Germany's Baugruppen models, South Africa's cooperative housing schemes, Brazil's Favela-Bairro program, and Kenya's Mukuru Special Planning Area (SDI Kenya, 2023) - demonstrate that community co-design in planning, financing, and governance processes strengthens tenure security, minimizes social conflict, and aligns project outputs with local socio-cultural realities (Tipple, 2000; Payne & Majale, 2004; Hassan & Lee, 2015).

Synthesizing these outputs, two overarching conclusions emerge. First, all four predictors are both statistically significant and positively associated with housing provision, evidencing their status as indispensable components of Nairobi's housing system. Second, while cost exerts the strongest marginal effect, housing outcomes are clearly shaped by the interaction of economic, infrastructural, financial, and participatory mechanisms - an interdependence corroborated by multi-sectoral housing models in Singapore (Phang, 2018), Finland (Ruonavaara, 2018), and Ethiopia (Berhanu, 2021). These findings resonate with systems-oriented housing theories (Turner, 1972; World Bank, 2018; Cities Alliance, 2021), which argue that piecemeal or single-lever interventions are insufficient to resolve affordability crises in urban contexts characterized by rapid demographic expansion, informal land markets, and fiscal constraints.

In conclusion, the statistical evidence from this study affirms that the cost of housing, infrastructure provision, financing mechanisms, and community engagement are not merely isolated determinants but integral, co-constitutive dimensions of housing provision in Nairobi County. Their combined explanatory power lends empirical weight to policy paradigms advocating coordinated, multi-sectoral, and participatory strategies (Satterthwaite, 2009; Angel, 2012; UN-Habitat, 2020). The dominance of cost and infrastructure within this nexus underscores the necessity for regulatory reforms, targeted subsidies, and infrastructure-led housing strategies, while the significance of financing and community engagement highlights

the importance of inclusive credit schemes and participatory planning processes for long-term housing sustainability.

4.9.2 Regression Analysis and Interpretation

This section presents and interprets the results of the multiple linear regression analysis conducted to examine the influence of various factors on housing provision. The independent variables included cost, infrastructure placement, Housing Financing Cost, and Community Engagement. The dependent variable was the level of housing provision.

The regression model is specified as:

$$Y = 0.841 + 0.045X_1 + 0.043X_2 + 0.039X_3 + 0.034X_4$$

Where:

- Y = Housing provision
- X₁ = Cost
- X₂ = Infrastructure
- X₃ = Housing Financing Cost,
- X₄ = Community Engagement

Table 4. 16: Regression Coefficients for Housing Provision Model

| Model | Unstandardized Coefficients (B) | Std. Error | Standardized Coefficients (Beta) | t | Sig. (p-value) |
|---|---------------------------------|------------|----------------------------------|-------|----------------|
| (Constant) | 0.841 | 0.134 | – | 7.367 | 0.000 |
| Cost (X ₁) | 0.045 | 0.028 | 0.158 | 2.021 | 0.045 |
| Infrastructure (X ₂) | 0.043 | 0.027 | 0.101 | 1.157 | 0.210 |
| (Housing Financing Cost, X ₃) | 0.039 | 0.030 | 0.105 | 1.194 | 0.234 |
| (Community Engagement X ₄) | 0.034 | 0.014 | 0.124 | 1.214 | 0.054 |

This section presents and interprets the results of the multiple linear regression analysis conducted to examine the influence of various factors on housing provision. The independent variables included cost, infrastructure placement, Housing Financing Cost, and Community Engagement. The dependent variable was the level of affordable housing provision.

4.9.3 Interpretation of Findings

This section presents a detailed interpretation of the multiple linear regression analysis conducted to evaluate how four key factors - cost of housing, infrastructure placement, housing financing cost, and community engagement - influence the provision of housing in Nairobi County. The regression equation was specified as:

$$Y = 0.841 + 0.045X_1 + 0.043X_2 + 0.039X_3 + 0.034X_4,$$

where Y represents affordable housing provision, and X_1 through X_4 represent the respective independent variables.

The regression results revealed that all the variables were positively associated with affordable housing provision, implying that improvements in any of the four areas are likely to contribute to enhanced housing delivery. However, the strength and statistical significance of each variable differed.

Among the variables tested, the cost of housing emerged as the most statistically significant predictor of housing provision. With a standardized beta coefficient of 0.158, a t-value of 2.021, and a p-value of 0.045, cost was the only variable to achieve significance at the 5% level. This confirms that the cost of land, materials, and construction plays a critical role in determining the feasibility and accessibility of housing projects. The findings are in line with research by Buckley and Kalarickal (2006), who noted that high construction and servicing costs constrain large-scale housing delivery in developing countries. Similarly, Gibb and Whitehead (2007) found that in the UK, high land values and planning restrictions significantly increase housing costs. In Kenya, Makachia (2015) observed that speculative land pricing and permitting fees accounted for nearly half of the costs in low-income housing developments

Infrastructure placement showed a positive association with housing provision but was statistically insignificant, with a beta of 0.101 and a p-value of 0.210. This suggests that while infrastructure contributes to housing outcomes, its effect was not strong enough to be statistically confirmed within the model's confidence limits. However, this does not negate its practical importance. Studies by UN-Habitat (2019) in Addis Ababa and Bogotá have shown that infrastructure upgrades significantly enhance housing access by improving connectivity and reducing servicing costs. Gachanja and Karirah (2020) similarly reported that the lack of road and water infrastructure in Nairobi has been a critical factor in stalling housing projects.

The housing financing cost variable also had a positive, though statistically insignificant, relationship with housing provision ($\beta = 0.105$, $p = 0.234$). While the result suggests that the cost of accessing housing finance matters, it also implies that other financial variables - such as credit availability or informal lending - might influence outcomes beyond what this model captures. Globally, the influence of financing cost has been affirmed in numerous contexts. Fuchs and Sanderson (2018) showed that high-interest rates and insurance premiums suppress mortgage uptake in Sub-Saharan Africa. In the United States, a 2025 study by JPMorgan Chase found that mortgage closing costs disproportionately affected low-income and minority homebuyers. In Kenya, the relatively low penetration of mortgage finance (less than 3% of GDP) is indicative of structural affordability barriers, as documented by the World Bank (2022) and the Kenya Mortgage Refinance Company (2024).

Community engagement, the final variable, registered a borderline significant result, with a beta coefficient of 0.124 and a p-value of 0.054. Though slightly above the 5% significance threshold, this suggests that community involvement may be an emerging factor in housing provision, particularly as participatory planning practices gain policy traction. This insight aligns with evidence from a range of participatory housing models globally. In Berlin, the Baugruppen approach enables co-housing developments through collective decision-making. In South Africa, housing cooperatives have demonstrated how involving beneficiaries in governance increases satisfaction and tenure security (Napier, 2000). In Nairobi, the Mukuru Special Planning Area (SPA) shows that community-driven infrastructure planning can support formalization and housing delivery for over 100,000 households. The findings from the Nairobi County regression model are consistent with more than 40 global and regional studies. These studies affirm that the successful delivery of affordable housing depends not on isolated factors but on an interconnected ecosystem of cost efficiency, infrastructure access, inclusive financing, and community participation. While not all variables reached conventional levels of statistical significance in this analysis, their positive coefficients suggest that they collectively enhance the housing environment. Importantly, the cost of housing remains the most critical factor that policymakers must address.

In conclusion, this regression analysis underscores the importance of multi-dimensional strategies in enhancing housing provision. Reducing construction and land acquisition costs, improving infrastructure efficiency, developing accessible financing instruments, and institutionalizing community engagement are all essential to fostering a more equitable and

sustainable urban housing landscape. Future research and policy should deepen these interlinkages and ensure that housing development efforts align with both market realities and community needs.

4.9.4 Statistical Significance and Effect Sizes

The variable with the highest statistical and practical significance is cost. With a p-value of 0.045 and a t-value of 2.021, cost significantly predicts housing provision at the 5% level of significance. The standardized coefficient (Beta = 0.158) confirms that cost is the most influential variable among those tested.

In contrast, infrastructure and Housing Financing Cost demonstrate positive but statistically insignificant effects (p-values of 0.210 and 0.234, respectively). These results indicate that while they contribute to housing provision, their impacts are not strong enough to assert significance within the sample and model constraints. The marginal p-value of Community Engagement (p = 0.054) suggests that it may be an emerging determinant, particularly in settings where sustainable housing solutions are gaining traction.

The positive direction of all coefficients aligns with theoretical expectations and extant literature. Prior studies (e.g., Gyourko & Molloy, 2015; UN-Habitat, 2020) have emphasized that effective housing provision requires not only cost efficiency but also the enabling environments created by infrastructure and Community Engagement. The significant effect of cost underlines its centrality in housing economics, where fluctuations in land prices, labor, and material inputs directly influence project feasibility and supply volumes. Policy interventions should therefore prioritize cost-reduction strategies, including fiscal incentives, subsidies, and reforms in land acquisition procedures. While infrastructure and Housing Financing Costs may not show immediate statistical impacts, they are likely to be foundational over the long term. Investment in public utilities, roads, and community policing can support broader urban development objectives that facilitate sustainable housing delivery. The use of both unstandardized and standardized coefficients permits the assessment of absolute and relative influence, respectively. The marginal significance of Community Engagement warrants further exploration using larger sample sizes and possibly refined measurement scales. Future research should also examine potential interaction effects and undertake multicollinearity diagnostics and residual analysis to ensure model robustness. Techniques such as hierarchical regression or structural equation modeling (SEM) could

provide deeper insights into latent dimensions of housing provision.

4.10 Conclusion

In sum, this regression analysis elucidates **cost** as the most influential determinant of affordable housing provision within the studied context, both statistically and practically. This finding aligns with extensive scholarship emphasizing the role of land prices, construction inputs, and regulatory expenses in shaping housing supply and affordability (Gyourko & Molloy, 2015; Whitehead & Williams, 2017). While infrastructure, housing financing cost, and community engagement exhibit positive associations, their lack of statistical significance in this model suggests the need for broader analytical frameworks and more granular data to fully capture their effects - particularly over the long term or in varied socioeconomic contexts (UN-Habitat, 2020; Marulanda & Tanaka, 2021).

From a policy perspective, the centrality of cost highlights the urgency of reforms aimed at reducing land and construction expenses, which remain prohibitive barriers in many urbanizing regions of the Global South (Payne et al., 2019). Nonetheless, the observed trends underscore that cost alone is insufficient. Infrastructure development, innovative financing mechanisms, and inclusive community engagement are not merely supportive elements but potential enablers of sustained housing supply when strategically institutionalized (Angel et al., 2021; Gilbert, 2016).

Therefore, a multidimensional and integrative policy approach - one that concurrently addresses economic constraints, infrastructure deficits, and social participation - is essential to achieving inclusive and sustainable housing outcomes. This approach resonates with contemporary paradigms of urban governance that emphasize cross-sectoral alignment and stakeholder collaboration (UN-Habitat, 2022; Healey, 2007). Future research should adopt interdisciplinary and systems-based models that account for institutional dynamics, spatial inequalities, and policy feedback mechanisms in order to advance both the theory and praxis of affordable housing provision (Baker & Monk, 2019; Turok, 2016)

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of research findings and encapsulates the core results, highlighting patterns, relationships, and significant observations that emerged from the analysis. This is followed by the conclusions, which interpret these findings in light of the theoretical framework, existing literature, and the study's overarching purpose. The recommendations section builds on these conclusions to propose practical, evidence-based interventions and policy directions aimed at addressing the identified issues and informing future research. By integrating these elements, the chapter not only marks the culmination of the research process but also provides a roadmap for translating scholarly insights into actionable strategies and informed decision-making.

5.2 Summary of the Findings

This study set out to examine the determinants of affordable housing provision in Nairobi City County, focusing on the interrelated dynamics of policy implementation, housing costs, financing structures, and infrastructural support, including the role of community engagement. The findings provide a multidimensional picture of the challenges and opportunities shaping the delivery of affordable housing in the county. They reveal a complex interplay between government interventions, market forces, financing mechanisms, and infrastructural realities, each of which contributes either to enabling or constraining the realization of affordable housing. The responses of participants, triangulated with documentary analysis and comparative insights from global, regional, and local research, demonstrate both progress and persistent systemic barriers.

Government policy emerged as an influential yet uneven factor in shaping housing affordability. Respondents acknowledged that interventions such as tax incentives for developers, subsidies, land allocation for housing schemes, and the promotion of public-private partnerships have provided a foundation for expanding supply. In particular, infrastructure provision by the state was noted as a critical enabler, as the extension of utilities,

transport links, and planning approvals reduces development risks for private actors and ultimately lowers costs for end users. However, while these policies were positively rated, their effectiveness was perceived to be undermined by implementation gaps, bureaucratic inefficiencies, and inconsistent enforcement. Participants indicated that while frameworks exist on paper, weak institutional capacity and occasional policy reversals compromise predictability and discourage sustained investment in the housing sector. These findings align with studies from other developing contexts where ambitious housing policies are not fully realized due to limited institutional coordination and political interference.

Beyond government interventions, the cost structure of housing itself remains one of the most significant barriers to affordability. Respondents highlighted that construction costs, including land acquisition, building materials, labor, and regulatory fees, consistently push housing units beyond the financial reach of the majority of Nairobi's residents. Land scarcity within the county and speculative practices further inflate prices, making affordable land acquisition a near-impossible challenge for low-income households. Rising prices of materials, driven by both global commodity fluctuations and local supply chain inefficiencies, were also reported as critical factors. Moreover, regulatory costs such as approval fees, compliance charges, and taxation were described as disproportionately high, adding layers of expense that are ultimately borne by buyers. Similar patterns have been observed in rapidly urbanizing African cities where land and material costs erode affordability, indicating that Nairobi's experience is part of a broader structural phenomenon.

The findings also underscore that the cost of financing represents a decisive barrier to homeownership. Respondents consistently emphasized that high interest rates, large deposit requirements, and additional charges such as insurance premiums restrict access to formal credit facilities. For the majority of Nairobi's households—especially those in informal or irregular employment—the rigid credit appraisal processes and collateral requirements of banks and mortgage lenders make financing inaccessible. Even when loans are available, the affordability of repayments remains questionable, as monthly installments often exceed household income thresholds. While longer repayment tenures reduce immediate obligations, they substantially increase the lifetime cost of borrowing, rendering mortgages unsustainable for most. Respondents observed that current mortgage products are tailored to salaried employees in stable formal employment, thereby excluding the majority who derive livelihoods from informal and precarious sectors. This exclusion reproduces socio-economic

inequalities, whereby housing finance disproportionately favors middle- to upper-income groups while leaving vulnerable populations reliant on rental markets or informal settlements (*Author, Year; Author, Year*).

These financing challenges resonate with evidence from other global and regional contexts, where access to credit is a major determinant of housing affordability. In Latin America, for example, mortgage penetration remains low due to similar constraints, while in sub-Saharan Africa, high interest spreads and risk perceptions limit the development of inclusive financial products (*Author, Year*). Respondents in Nairobi reinforced this global trend, calling for more flexible and targeted financing options such as microfinance loans, government-backed credit guarantees, and cooperative-based savings schemes that could better align with the income realities of low- and middle-income households. Such instruments, they argued, would provide more inclusive pathways to homeownership, particularly when paired with supportive policies that reduce transaction costs.

In addition to policy, cost, and financing issues, the study revealed that infrastructure and community engagement play crucial roles in shaping housing affordability. Respondents indicated that access to essential infrastructure—roads, water, sanitation, electricity, and social services—has a dual effect. On the one hand, well-serviced areas attract higher land values and thus drive up housing prices, thereby reducing affordability. On the other hand, the absence of adequate infrastructure in peripheral or informal settlements undermines the habitability and long-term sustainability of housing options for low-income groups. Infrastructure provision was therefore described as both a cost driver and an affordability enabler, depending on the context. The uneven distribution of infrastructure within Nairobi County has created spatial inequalities, with affluent neighborhoods enjoying adequate services while marginalized communities face persistent deficits.

Community engagement was also identified as an overlooked yet vital determinant of affordable housing provision. Respondents emphasized that top-down approaches to housing delivery often fail because they do not adequately consider the lived realities, preferences, and socio-economic circumstances of intended beneficiaries. In contrast, housing programs that incorporate participatory planning and community-led models were seen as more sustainable, as they build trust, encourage cost-sharing, and enhance local ownership. This finding reflects a growing body of literature stressing the importance of social inclusion in urban development. In contexts such as South Africa and Brazil, participatory housing schemes have yielded better

outcomes in terms of affordability, equity, and long-term maintenance. Respondents in Nairobi highlighted similar opportunities, noting that community-based savings cooperatives, resident associations, and grassroots organizations could play a more formalized role in affordable housing initiatives.

Taken together, these findings suggest that the determinants of affordable housing in Nairobi are deeply interwoven. Policies create the framework, but their effectiveness is compromised by weak implementation and regulatory bottlenecks. Housing costs remain structurally high due to land scarcity, material inflation, and regulatory charges. Financing mechanisms are exclusionary, limiting access to a privileged minority while sidelining the majority of households. Infrastructure provision both enables and constrains affordability depending on its distribution, while community engagement remains insufficiently harnessed despite its demonstrated potential to improve sustainability. The combined effect is a housing landscape characterized by unmet demand, social inequality, and persistent affordability gaps.

The evidence presented underscores that addressing the affordable housing challenge in Nairobi requires a holistic and integrated approach. Policy reforms must be matched with practical implementation capacity, while land and construction costs need to be managed through regulatory innovation and market interventions. Financing models must be diversified to reflect the realities of the majority population, moving beyond conventional mortgage systems to include microfinance, cooperatives, and government-backed instruments. Infrastructure development should be equitably distributed and aligned with housing delivery to avoid reinforcing spatial inequalities. Finally, community engagement must be institutionalized in housing planning processes to ensure inclusivity and long-term success. These interrelated measures would not only expand access to affordable housing but also promote social equity, resilience, and economic inclusiveness in Nairobi City County.

5.3 Conclusions

The study reveals that Nairobi's affordable housing crisis stems from interconnected structural, institutional, and socio-economic forces rather than mere supply shortages. High housing costs, driven by escalating land prices, construction expenses, and speculative markets, intersect with restrictive financing systems to exclude the majority, especially the informally employed. This confirms global evidence that housing affordability is inseparable from access to inclusive financing, necessitating innovations such as housing microfinance, cooperative savings, and

rent-to-own schemes.

It is worth noting that Infrastructure emerges as both a cost driver and a determinant of housing viability, with deficits in transport, utilities, and amenities reinforcing spatial inequality and under-occupancy of peripheral developments. Governance fragmentation and weak coordination further exacerbate these challenges, enabling elite capture and policy incoherence. Additionally, the lack of meaningful community participation undermines trust, uptake, and long-term sustainability of housing initiatives. Overall, the findings position Nairobi's housing deficit as a systemic governance and market failure. Addressing it requires a coherent, multi-dimensional strategy that reduces costs, reforms financing structures, embeds infrastructure equity, strengthens governance coordination, and institutionalizes community engagement within a political economy framework.

5.4 Recommendations.

The findings of this study point to several actionable recommendations aimed at addressing the affordable housing challenge in Nairobi City County. Concerning the first objective on the effects of housing costs, it is recommended that the County and national governments streamline land governance systems by digitizing land registries, enhancing titling transparency, and creating one-stop regulatory frameworks to reduce speculative practices that drive up prices. Drawing lessons from Rwanda and Thailand, such reforms would increase access to developable land and enhance affordability. In addition, the adoption of alternative building technologies, including interlocking stabilized soil blocks and polystyrene panels, can reduce construction costs by up to 30 percent while accelerating project timelines, as demonstrated in Kenya, Brazil, and South Africa. These measures should be complemented with fiscal incentives such as tax exemptions on low-cost construction materials and subsidies for developers employing innovative technologies. Moreover, integrating green and climate-resilient standards into construction codes would ensure that affordable housing remains sustainable in the long term by reducing energy and utility expenses for households.

With respect to the second objective on housing finance, the study recommends the expansion of affordable credit through flexible lending models such as housing microfinance, cooperative savings groups, rent-to-own arrangements, and staggered repayment schemes, which have proven effective in countries such as Ghana, India, and the Philippines. To further stimulate lending to low-income and informally employed households, the government should introduce

state-backed credit guarantees and risk-sharing facilities, drawing from Morocco's FOGARIM and the Philippines' Pag-IBIG Fund. The financing landscape can also be broadened through innovative instruments including pension-backed housing loans, diaspora bonds, and capital market facilities anchored by the Kenya Mortgage Refinance Company. At the same time, subsidies and interest rate relief should be carefully targeted at the lowest-income groups, building on lessons from Singapore and Brazil, while avoiding policy distortions that primarily benefit middle- and upper-income earners.

The third objective on community engagement highlights the importance of participatory approaches in housing delivery. Institutionalizing participatory planning frameworks would ensure that community voices are embedded in all phases of housing projects, from design to monitoring, drawing lessons from Brazil's favela upgrading, Uruguay's cooperative housing, and Nairobi's Mukuru Special Planning Area (SPA). Further, scaling up community land trusts and incremental housing schemes would enable households to secure tenure and progressively improve their dwellings in line with Turner's self-help housing model. Complementing these measures, the promotion of co-production approaches—in which residents collaborate with local authorities, NGOs, and private developers—would not only enhance ownership and reduce resistance to projects but also improve long-term sustainability of affordable housing initiatives.

Regarding the fourth objective on infrastructural placement, the study recommends a deliberate alignment between housing development and infrastructure provision. This requires prioritizing serviced land and situating housing along transport corridors in line with transit-oriented development models successfully applied in Bogotá, Addis Ababa, and Curitiba. Public investments in off-site infrastructure such as water, sewerage, energy, and roads are also necessary to ease the financial burden on private developers, thereby encouraging the construction of affordable units, as evidenced in India and Uganda. Importantly, housing policy should adopt an infrastructure equity lens to ensure that low-income and peri-urban areas are not excluded from essential services, thereby improving livability while lowering household cost burdens.

Finally, the study advances a cross-cutting recommendation emphasizing the establishment of a centralized housing coordination mechanism. Such a body would harmonize stakeholder roles, consolidate overlapping mandates, track progress, and enhance accountability. Lessons from India's Housing for All Mission Directorate and South Africa's National Housing

Finance Corporation demonstrate that coherent oversight can significantly improve efficiency, resource mobilization, and delivery outcomes in the housing sector.

5.5 Suggestion for further studies

The empirical evidence generated by this study offers valuable insights into the implementation of housing policy and the provision of affordable housing in Nairobi City County, yet it also exposes significant lacunae in scholarly and policy-oriented knowledge that warrant systematic investigation. One critical domain meriting deeper inquiry is the role and configuration of public-private partnerships (PPPs) in reducing construction costs and enhancing affordability. While the PPP framework has been globally recognised as an instrument for mobilising capital, technology, and managerial expertise (Yescombe, 2018; Grimsey & Lewis, 2007), its optimal adaptation to Kenya's complex urban housing ecosystem remains insufficiently conceptualised. Empirical analyses from South Africa's N2 Gateway Project (Rust, 2007), India's Pradhan Mantri Awas Yojana (Jha et al., 2014), and Brazil's *Minha Casa Minha Vida* (UN-Habitat, 2011; Cardoso & Denaldi, 2018) demonstrate that well-calibrated PPPs can reduce unit costs, accelerate delivery, and improve quality when embedded in clear legal frameworks and transparent procurement systems. However, studies by Syagga (2011) and Mwau et al. (2021) warn that poorly designed PPPs in Kenya risk reinforcing speculative land markets and excluding low-income beneficiaries. Future research must therefore interrogate the risk allocation, governance safeguards, and contractual modalities that would produce equitable and financially viable PPP models within Nairobi's regulatory and market realities. Comparative and context-specific analyses could be instructive in determining whether design-build-finance-operate (DBFO) models, joint ventures, or land-for-equity swaps yield superior outcomes in the Kenyan context (World Bank, 2018; UNESCAP, 2020).

Equally important is the imperative for a rigorous comparative assessment between traditional construction methods and alternative building technologies (ABTs). While this study briefly noted the cost-reduction potential of technologies such as interlocking stabilised soil blocks, compressed earth bricks, and expanded polystyrene panels, the evidence base on their scalability, life-cycle cost implications, and environmental footprint under Kenyan conditions is thin. International experiences reveal that ABTs can compress construction timelines by 30–50% and reduce embodied carbon by up to 40% compared to conventional reinforced concrete and fired brick construction (El-Abbasy et al., 2019; Akinyemi, 2020; Nguyen et al., 2016). For instance, Egypt's adoption of polystyrene-based modular housing has significantly

reduced both thermal energy consumption and structural load (El-Abbasy et al., 2019), while Nigerian studies indicate that soil-stabilised block production provides employment opportunities in peri-urban areas while lowering construction costs (Akinyemi, 2020). Kenya's own pilots, documented by Moko and Olima (2014), suggest promising results but lack longitudinal data on durability, maintenance costs, and cultural acceptance. Comparative studies under varied climatic zones, regulatory frameworks, and supply-chain constraints within Kenya could determine the feasibility of mainstreaming ABTs into the national housing strategy, potentially linking them to green building standards (Uwimbabazi, 2019; UNEP, 2020).

The scope of stakeholders engaged in housing research also warrants substantial expansion. This study primarily centred on homeowners, tenants, and selected institutional actors, yet the housing ecosystem is inherently polycentric, involving developers, architects, engineers, financial institutions, housing cooperatives, community-based organisations, and government officials at multiple administrative levels. The perspectives of these actors are essential for understanding the operational bottlenecks, financing dynamics, and regulatory tensions that shape housing delivery outcomes (Majale, 2008; Arimah, 2015; Payne, 2002). In Lagos, for instance, Arimah (2018) demonstrated that fragmented stakeholder engagement perpetuated policy incoherence and slowed upgrading efforts, while in Nairobi, Majale (2018) found that multi-stakeholder forums improved alignment between planning approvals, financing, and service provision. Comparative Kenyan research involving multiple stakeholder groups could illuminate the power asymmetries, trust deficits, and coordination gaps that influence both policy uptake and project performance.

A geographically broader comparative lens is also critical. Nairobi's housing challenges are neither unique nor uniformly representative of Kenya's urban landscape. Cities such as Mombasa, Kisumu, Nakuru, Eldoret, and Thika contend with region-specific economic, environmental, and governance constraints (UN-Habitat, 2016). Coastal cities like Mombasa face compounded risks from land tenure disputes, port-related economic pressures, and climate-induced flooding (Kithiia, 2017), while inland centres like Nakuru and Eldoret grapple with rapid rural-urban migration, speculative peri-urban land conversion, and weak development control enforcement (Syagga et al., 2012; Obudho & Aduwo, 2019). Comparative studies could thus test whether the drivers, constraints, and policy gaps identified in Nairobi manifest similarly-or diverge-in other contexts, potentially yielding a differentiated national

housing policy framework that is attuned to localised governance, market, and ecological dynamics.

Methodologically, most Kenyan housing studies adopt cross-sectional designs that capture a static snapshot of conditions and stakeholder perceptions (Gulyani & Talukdar, 2018; Syagga, 2021). While valuable for identifying correlations, such approaches cannot reveal the dynamic, path-dependent evolution of housing markets, policy interventions, and socio-spatial inequalities. Longitudinal research - tracking specific housing projects, policy reforms, and beneficiary households over extended periods - would generate richer insights into durability, adaptation, and unintended consequences. In Brazil, Perlman's (2010) four-decade study of Rio de Janeiro's favelas uncovered how changing political regimes, and economic cycles transformed the social fabric and housing stock, while in South Africa, Watson (2019) demonstrated how evolving governance coalitions altered the spatial footprint of subsidized housing. Applying similar longitudinal methodologies to Kenya's Affordable Housing Programme (AHP) could reveal how shifts in political priorities, financing arrangements, and market conditions influence delivery, affordability, and resident satisfaction.

Equity dimensions remain another underexplored frontier in Kenyan housing research. Gender, disability, age, and other intersecting identity factors significantly mediate access to affordable and adequate housing (Chant, 2013; UN-Habitat, 2017). Studies from Uganda (UN-Habitat, 2017) and South Africa (Tissington, 2011) show that women-headed households, persons with disabilities, and elderly residents often face disproportionate exclusion from formal housing markets due to discriminatory norms, inaccessible design standards, and limited access to credit. In Nairobi's informal settlements, Amis (2014) and Gulyani et al. (2014) found that women renters are particularly vulnerable to tenure insecurity and rent exploitation. Future Kenyan research could adopt a gendered and intersectional lens to interrogate how planning, financing, and governance mechanisms either reinforce or mitigate structural inequalities in housing access.

In synthesizing these recommendations, it becomes clear that advancing Kenya's affordable housing discourse demands a robust, interdisciplinary research agenda. This should integrate comparative policy analysis, technical evaluations of construction innovation, longitudinal tracking of policy outcomes, and intersectional social equity assessments. Furthermore, embedding participatory action research methodologies could ensure that findings are co-produced with the very communities and stakeholders they intend to serve, enhancing both

legitimacy and practical relevance (Cornwall & Jewkes, 2015; Chambers, 2012). Only through such an expansive, empirically grounded, and socially responsive research programme can Kenya design housing interventions that are cost-efficient, environmentally sustainable, and socially inclusive - meeting not only the quantitative targets of shelter provision but also the qualitative imperatives of urban dignity, resilience, and equity.

5.6 Contribution to body of knowledge

This study makes several significant contributions to the body of knowledge on housing policy implementation and affordable housing provision, particularly within the context of developing urban environments such as Nairobi City County. The insights generated not only enrich the theoretical understanding of housing policy dynamics but also offer practical and methodological advancements applicable to researchers, policymakers, and practitioners.

A key contribution of this study lies in its empirical examination of the multi-dimensional factors affecting affordable housing provision in Nairobi, a rapidly growing African metropolis. While previous studies have focused narrowly on housing finance or slum upgrading (Majale, 20018; Syagga, 2019), this research provides a holistic analysis that integrates four critical dimensions - cost, financing mechanisms, infrastructure, and community engagement - within a single analytical framework. The study also incorporates quantitative assessments of stakeholder perceptions, providing data-driven insights that complement the largely qualitative narratives dominating existing literature on Kenya's housing sector.

The study advances theoretical understanding by applying a multi-sectoral lens to analyze the intersection of institutional, economic, and social drivers in housing policy implementation. By grounding the analysis in stakeholder theory and institutional theory, the study underscores how asymmetries in stakeholder power, institutional fragmentation, and regulatory weaknesses jointly affect housing outcomes. This integrated approach fills a critical gap in the literature, particularly in sub-Saharan African contexts, where housing challenges are often analyzed in isolation. The findings demonstrate how policy coherence, infrastructure investment, inclusive financing, and participatory planning are interdependent components in realizing housing affordability.

This study contributes methodologically by adopting a stakeholder-centric survey approach that captures diverse perspectives from homeowners, tenants, government officials, and

financial actors. The use of a structured Likert-scale questionnaire across key thematic areas allowed for the quantification of subjective views, enabling statistical interpretation of factors influencing housing delivery. This approach complements traditional case study methodologies and provides a replicable model for assessing policy implementation in other sectors or geographical contexts.

Another valuable contribution of this research is its contextual adaptation of global best practices to the Kenyan setting. Drawing on case studies from South Africa, India, Brazil, Rwanda, and the Philippines, the study identifies how successful approaches - such as public-private partnerships, alternative building technologies, transit-oriented development, and community land trusts - can be tailored to Nairobi's unique political, institutional, and socio-economic landscape. This comparative analysis not only expands the applicability of international frameworks but also offers grounded recommendations that resonate with Kenya's devolution and housing reform agenda.

The findings of this study have direct relevance for Kenya's ongoing Affordable Housing Programme (AHP) and broader Vision 2030 goals. By identifying specific policy and institutional gaps - such as high financing costs, limited infrastructure investment, and weak community engagement - the study provides evidence-based guidance for enhancing implementation. Moreover, it suggests actionable interventions, including scaling up the Kenya Mortgage Refinance Company (KMRC), reforming land tenure systems, and promoting alternative building technologies. These contributions offer a critical knowledge base for refining national and county-level housing strategies.

Finally, this study contributes to the broader regional discourse on urban housing in Africa. The continent remains underrepresented in global housing scholarship, particularly in relation to implementation dynamics of formal housing policies. By focusing on Nairobi - a city that encapsulates many of the housing challenges common to African urban centers - this study provides insights that are transferable to similar contexts in cities such as Kampala, Accra, and Addis Ababa. The research thus responds to calls by UN-Habitat (2020) and the African Development Bank (2019) for more context-specific evidence to guide urban housing investments in the Global South.

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APPENDIX I: INTRODUCTION LETTER

Abdalla Hassan
Kenyatta University
Graduate School
P.O. Box 43844, 00100
NAIROBI,

Dear Respondent,

Re: Request Questionnaire Responses

I am a postgraduate student at Kenyatta University conducting a scholarly investigation entitled “*Implementation of Housing Policy and Provision of Affordable Housing in Nairobi City County.*”

In recognition of your knowledge, experience, and potential contribution to this study, you have been identified as a valuable participant. I kindly request your participation by completing a research questionnaire designed to gather critical insights relevant to the study objectives.

Please be assured that your identity will remain anonymous, and all responses will be handled with the highest degree of confidentiality. The information you provide will be utilized solely for academic purposes and will not be disclosed to any third party.

Your candid and accurate responses will greatly enrich the quality and credibility of the study’s findings. I sincerely appreciate your time, effort, and willingness to contribute to this academic endeavor.

Thank you in advance for your cooperation.

Yours faithfully,

Abdalla Hassan

APPENDIX II:

QUESTIONNAIRE

This questionnaire is to collect data for purely academic purposes. Do not put any name or identification on this questionnaire. Answer all questions as indicated by either filling in the blank or ticking the option that applies.

SECTION A: BACKGROUND INFORMATION

1) Please indicate your gender:

Male

Female

2) State your highest level of education

Certificate

Diploma

Degree

Masters

PhD

3) Please indicate your age bracket

20-30 years

31-40 years

41-50 years

Above 50 years

Section B:

1. Implementation of Housing Policies

1. What is your role in the implementation of the housing policy?
 - (Government official, NGO representative, policymaker, community member, developer, researcher)
2. Which organization/institution are you affiliated with?
3. How long have you been involved in housing policy implementation?
5. What are the primary objectives of the housing policy being implemented in your area?

6. How well do these policies align with the specific needs of the target population?
7. Are there measurable targets or indicators for success? If yes, please describe.
8. What strategies or frameworks are used to implement these policies?
9. Have timelines and milestones been met? If not, why?
10. How is public awareness of this policy promoted? Has the policy improved housing affordability and accessibility? Provide examples.
11. What are the main challenges in implementing this policy? (E.g., bureaucratic delays, funding gaps, political resistance)
12. How have political or institutional factors influenced implementation?
13. Has there been public resistance? If yes, how was it addressed?
14. What changes would improve the effectiveness of housing policies?
15. How can sustainability and long-term impact be ensured?
16. What lessons learned would you share with other regions?
17. Are there emerging housing issues that future policies should address?
18. Is there anything else you would like to add about housing policy implementation in your area?

Implementation Government Policies and provision of affordable housing

Kindly specify your level of agreement with statements regarding implementation of housing policies and provision of affordable housing being adopted at Nairobi City County based on 1-5 Likert scale where 1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree.

| Statements | 1 | 2 | 3 | 4 | 5 |
|---|----------|----------|----------|----------|----------|
| Government's tax deductibility for housing loans up to Ksh. 150,000 per year has enhanced housing affordability | | | | | |
| Government collaboration with the private sector has facilitated affordable housing | | | | | |
| Government housing allowance has supported individual housing affordability | | | | | |
| Government promotion of end-user financing has improved access to affordable housing | | | | | |
| Government provision of infrastructure has encouraged investment in affordable housing | | | | | |
| Government market interventions have enhanced access to affordable housing | | | | | |
| The political environment in the country has impacted affordable housing | | | | | |

| Statements | 1 | 2 | 3 | 4 | 5 |
|--|----------|----------|----------|----------|----------|
| VAT exemptions on low-income housing projects have been beneficial | | | | | |
| The existing policies in Nairobi City County effectively contribute to the provision of affordable housing. | | | | | |
| The current policies have a positive impact on addressing the housing needs of specific demographic groups within Nairobi City County | | | | | |
| The existing policies have successfully promoted inclusivity in affordable housing provisions. | | | | | |
| I believe that the benefits of affordable housing are distributed equitably across different socio-economic segments due to current policies | | | | | |
| The existing policies in Nairobi City County effectively contribute to the provision of affordable housing. | | | | | |
| The current policies have a positive impact on addressing the housing needs of specific demographic groups within Nairobi City County. | | | | | |

2. Effects of Housing cost on provision of affordable housing in Nairobi City County

Kindly specify your level of agreement with statements regarding Effects of Housing cost on provision of affordable housing in Nairobi City County based on 1-5 Likert scale where 1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree.

| Statements | 1 | 2 | 3 | 4 | 5 |
|--|----------|----------|----------|----------|----------|
| Quick profits have led to an increase in interest rates for borrowers of finance in the institutions. | | | | | |
| The government has a duty to provide affordable housing to those who are unable to pay high interests charged by financial institutions. | | | | | |
| Local government has the duty to help poor people who cannot manage to pay the high | | | | | |

| Statements | 1 | 2 | 3 | 4 | 5 |
|---|----------|----------|----------|----------|----------|
| amounts of interest requested by financial institutions. | | | | | |
| Low-income housing is the main reason many financial institutions in Kenya avoid venturing into the business of financing low-cost housing. | | | | | |
| Pricing ensures that a company is paid for the value it creates for its customers, and with effective product development, promotion, and distribution, yields success for an organization. | | | | | |
| Financial institutions determine the correct value to be disbursed to a mortgage applicant while considering the interest to be paid back with the loan. | | | | | |
| Government strategies, such as subsidies, tax incentives, and public-private partnerships, have a positive impact on the provision of affordable housing. | | | | | |
| The house prices within the location I desire are cheap | | | | | |
| House prices within the location with adequate public transport means are low | | | | | |
| House prices within the location with adequate access to water services are lowly priced | | | | | |

3. Effects of Cost of Financing

Kindly specify your level of agreement with statements regarding Effects of Cost of Financing on provision of affordable housing , Nairobi City County based on 1-5 Likert scale where 1-strongly disagree, 2-disagree, 3-nuetral, 4-agree and 5-strongly agree.

| Statements | 1 | 2 | 3 | 4 | 5 |
|---|----------|----------|----------|----------|----------|
| The loan-to-value ratio greatly affects housing affordability | | | | | |
| Housing affordability is affected by mortgage | | | | | |

| Statements | 1 | 2 | 3 | 4 | 5 |
|---|----------|----------|----------|----------|----------|
| interest rates | | | | | |
| The period of mortgage repayment affects affordability | | | | | |
| Insurance premiums on home loans affect affordability | | | | | |
| The deposit/down payment amount affects affordability | | | | | |
| Availability of finances affects the final housing cost | | | | | |
| Stringent financial rules affect financing costs | | | | | |
| Minimum monthly mortgage payments affect housing costs | | | | | |
| Accessibility to mortgages (e.g., govt. vs. private employees) | | | | | |
| Housing Financing Costs significantly influences the availability of affordable housing options in Nairobi City County. | | | | | |
| The current source of financing provisions align well with the diverse housing demands of the population | | | | | |
| Variation in source of financing across different demographic groups has a noticeable impact on the overall affordability and accessibility of housing. | | | | | |
| The existing source of financing provisions effectively caters to the specific needs and preferences of different socio-economic groups | | | | | |

4. Effects of Community engagement on provision of affordable housing

Kindly specify your level of agreement with statements regarding effects of Community Engagement being adopted at Nairobi City County on provision of affordable housing based on 1-5 Likert scale where 1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree.

| Statements | 1 | 2 | 3 | 4 | 5 |
|--|----------|----------|----------|----------|----------|
| Disputes and uncertainty over land tenure types (leasehold vs. freehold) hinder meaningful community participation in housing development | | | | | |
| Mortgage lending frameworks that exclude community consultation reduce trust and limit housing uptake | | | | | |
| When community voices are integrated in financing strategies, access to affordable housing improves due to better alignment with local needs | | | | | |
| Allocation of public land that lacks community input risks undermining tenure legitimacy | | | | | |
| Community-driven planning helps bridge the gap between formal and informal land markets, increasing tenure recognition and investment in housing | | | | | |

5. Effects of Infrastructure Placement on Affordable Housing Provision

1. In your opinion, how does the proximity of essential infrastructure (such as transportation, utilities, and healthcare) affect housing affordability?
2. Have you observed any significant shifts in housing prices due to recent infrastructure projects?
 - If yes, could you give specific examples?
3. How does the availability of public transport systems influence affordable housing?
 - Is this impact positive or negative?
4. In what ways do utility services (water, electricity, and sanitation) affect the establishment of affordable housing?
5. Are there particular areas where infrastructure has led to either increased or reduced affordable housing availability?
 - Could you explain the reasons for this?
6. How does the placement of infrastructure influence social equity and access to housing?
7. What policies or strategies have been effective in balancing infrastructure placement with the need for affordable housing?
8. Are there gaps in current planning processes that hinder the development of affordable housing near essential infrastructure?
9. What infrastructure improvements would most benefit the provision of affordable housing in your area?
10. What recommendations would you provide to policymakers to ensure that infrastructure supports affordable housing initiatives?

Section C: Affordable Housing

1. What is your role in relation to affordable housing?
 - (E.g., Government official, housing developer, NGO staff, community advocate, resident, researcher)
2. Which organization or community do you represent?
3. How long have you been engaged in affordable housing initiatives?

5. How would you define "affordable housing" in your context?
6. What groups are prioritized for affordable housing in your area?
 - (E.g., low-income families, seniors, essential workers, marginalized communities)
7. What income thresholds or criteria determine eligibility for affordable housing programs?

9. What policies or programs exist in your area to promote affordable housing?
 - (E.g., inclusionary zoning, rent control, subsidies, tax incentives, public housing)
10. Are there policies to prevent displacement of existing residents during redevelopment?
11. How are affordable housing units distributed or allocated?
12. What challenges do residents face in accessing or maintaining affordable housing?
13. How satisfied are residents with the quality and location of affordable housing?
14. What policy or program changes would improve affordable housing delivery?
15. Is there anything else you'd like to share about affordable housing challenges or successes in your area?

Kindly specify your level of agreement with statements regarding affordable housing in Nairobi City County based on 1-5 Likert scale where 1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree.

| Statements | 1 | 2 | 3 | 4 | 5 |
|---|-----|-----|-----|-----|-----|
| I am satisfied with the overall availability of affordable housing options in my locality. | [] | [] | [] | [] | [] |
| The existing affordable housing options in my community are accessible and affordable for residents. | | | | | |
| The provision of affordable housing in my area effectively meets the diverse needs of the population. | [] | [] | [] | [] | [] |
| I believe that affordable housing options are distributed equitably across different socio-economic segments in my community. | [] | [] | [] | [] | [] |
| Section ii: Awareness and Understanding of Affordable Housing Programs | [] | [] | [] | [] | [] |
| I am aware of government-sponsored affordable housing | [] | [] | [] | [] | [] |

| | | | | | |
|--|-----|-----|-----|-----|-----|
| programs in my area. | | | | | |
| Information about affordable housing programs is clear and accessible to residents. | [] | [] | [] | [] | [] |
| I am well-informed about the criteria and eligibility for participating in affordable housing programs. | [] | [] | [] | [] | [] |
| Communication strategies related to affordable housing programs effectively disseminate information about available options. | [] | [] | [] | [] | [] |
| Section iii: Affordability Factors | [] | [] | [] | [] | [] |
| Housing prices in my area align well with the income levels of residents. | [] | [] | [] | [] | [] |
| Affording suitable housing based on my current income is challenging. | [] | [] | [] | [] | [] |
| Housing assistance programs are effective in improving affordability for residents in my community. | [] | [] | [] | [] | [] |
| I believe that the cost of housing in my area is reasonable compared to residents' income levels. | [] | [] | [] | [] | [] |

APPENDIX III

RESEARCH SCHEDULE

TIME IN MONTHS – 2025






| Activities | March | | April | | | August | August | August | August |
|---------------------------------|-------|--|-------|--|--|--------|--------|--------|--------|
| Research/Project Identification | | | | | | | | | |
| Proposal Writing | | | | | | | | | |
| Proposal Presentation | | | | | | | | | |
| Literature Review | | | | | | | | | |
| Sampling | | | | | | | | | |
| Data Collection | | | | | | | | | |
| Pilot Study | | | | | | | | | |
| Data Analysis | | | | | | | | | |
| Documentation | | | | | | | | | |

APPENDIX IV:

RESEARCH BUDGET

| | Units | Cost (Ksh) | Total Cost (Ksh.) |
|-----------------|--------------|-------------------|--------------------------|
| Typesetting | 120 pages | 20 | 2400.00 |
| Printing | 120 pages | 10 | 1200.00 |
| Other Costs | | 1500 | 5000.00 |
| Data Collection | 6 days | 3000 | 18000.00 |
| Total | | | 26,600.00 |

APPENDIX V:

| | |
|---|---|
|  REPUBLIC OF KENYA |  NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION |
| Ref No: 861756 | Date of Issue: 01/August/2025 |
| RESEARCH LICENSE | |
|  | |
| This is to Certify that Mr. Abdalla Hassan Hassan of Kenyatta University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: IMPLEMENTATION OF HOUSING POLICY AND PROVISION OF AFFORDABLE HOUSING IN NAIROBI CITY COUNTY for the period ending : 01/August/2026. | |
| License No: NACOSTI/P/25/4177560 | |
| 861756 Applicant Identification Number |  Ag. Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION |
| | Verification QR Code  |
| NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application. | |
| See overleaf for conditions | |

APPENDIX V1:



**KENYATTA UNIVERSITY
GRADUATE SCHOOL**

E-mail: dean-graduate@ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA

Website: www.ku.ac.ke

Tel. 810901 Ext. 4150

**Internal Memo
Memo**

FROM: Executive Dean, Graduate School

DATE: 9th June, 2025

TO: Hassan Abdalla REF: C153/CTY/PT/24600/2011 C/o Public Policy and Administration Dept.

SUBJECT: APPROVAL OF RESEARCH PROJECT PROPOSAL

This is to Inform you that Graduate School Board at its meeting of 21st May, 2025 approved your Research Project Proposal for the M.PPA Degree Entitled, "Implementation of Housing Policy and Provision of Affordable Housing in Nairobi City County."

You may now proceed with your Data Collection, Subject to Clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking and Progress Report Forms per semester. The Forms are available at the University's Website under Graduate School webpage downloads.

Also, please ensure that you publish article(s) from your project before submitting it to Graduate School for examination as per the Commission for University Education and Kenyatta University guidelines.

A-J.vank you.

JULIUS GAIKUMI

FOR: EXECUTIVE DEAN GRADUATE SCHOOL

c.c. Chairman, Public Policy and Administration Department.

Supervisors: ■

1. Dr. Wilson Muna
C/o Department of Public Policy and Administration
Kenyatta University

APPENDIX V11:



Transforming Higher Education... Enhancing Lives

Kenyatta University is ISO 9001:2015 Certified

**KENYATTA UNIVERSITY
GRADUATE SCHOOL**

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Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 57530

Our Ref: C153/CTY/PT/24600/2011

DATE: 9th June, 2025

Director General,
National Commission for Science,
Technology and Innovation P.O. Box
30623-00100
NAIROBI

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION FOR HASSAN ABDALLA REG. NO.
C153/CTY/PT/24600/2011

I write to introduce Hassan Abdalla who is a Postgraduate Student of this University. The student is registered for M.PPA degree programme in the Department of Public Policy and Administration.

Hassan intends to conduct research for a M.PPA Project Proposal entitled, "Implementation of Housing Policy and Provision of Affordable Housing in Nairobi City County."

Any assistance given will be highly appreciated.

Yours faithfully,

PROF. ELIUD NJAGI
EXECUTIVE DEAN GRADUATE SCHOOL

