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Social housing and slum upgrading in Kenya: a public policy perspective.

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SOCIAL HOUSING AND SLUM UPGRADING IN KENYA: A PUBLIC POLICY PERSPECTIVE

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DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

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....Signature

June 2026 ....Date

Approval

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ABSTRACT

This study examines the effectiveness of social housing delivery and informal settlement upgrading interventions in Kenya, with particular focus on policy frameworks, implementation processes, and sustainability outcomes. The study is guided by three specific objectives: first, to critically appraise the existing social housing policy and regulatory framework in Kenya and identify key gaps affecting effective housing delivery; second, to examine the factors influencing the implementation and sustainability of social housing initiatives; and third, to identify lessons and best practices from international experiences that can inform improved social housing and informal settlement upgrading strategies in Kenya. The study is underpinned by Gentrification Theory as the primary theoretical framework, complemented by Institutional Theory. Methodologically, the study adopts a descriptive research design and is grounded in a constructivist philosophical approach. A qualitative research method is employed to generate in-depth insights into social housing delivery processes. Primary data was collected through semi-structured interviews with purposively selected key informants drawn from government institutions, housing and urban development professionals, non-governmental organisations, academia and community representatives. Secondary data was obtained from policy documents, programme reports, and relevant literature. Data was analysed using thematic analysis to identify recurring patterns related to policy effectiveness, affordability, governance, and sustainability.To ensure research rigour, validity was enhanced through triangulation of data sources and pilot testing of the research instrument, while ethical considerations were addressed through informed consent, confidentiality, and adherence to approved research protocols. Before the commencement of data collection, approval was sought from Strathmore University Ethics Department and NACOSTI. Findings reveal that Kenya has made progress in housing policy, but social housing remains constrained by affordability challenges, high land costs, weak coordination, and financing and governance inefficiencies. While global best practices offer useful models, their success depends on adaptation to Kenya’s local context. The evidence-based insights are expected to inform more effective, inclusive, and sustainable social housing policy formulation and implementation in Kenya.

Key Words: Social housing, Slum upgrading, Public policy, Informal settlements, Affordable housing, Sustainable urban development

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ABBREVIATIONS

AHP	Affordable Housing Programme
BETA	Bottom-Up Economic Transformation Agenda
GoK	Government of Kenya
IDA	International Development Association
KES	Kenya Shilling
KENSUP	Kenya Slum Upgrading Programme
KISIP	Kenya Informal Settlements Improvement Project
KNBS	Kenya National Bureau of Statistics
KPHC	Kenya Population and Housing Census
MPDU	Moderately Priced Dwelling Unit
NACOSTI	National Commission for Science, Technology, and Innovation
NGO	Non-Governmental Organization
SDG	Sustainable Development Goal
UN-Habitat	United Nations Human Settlements Programme

DEFINITION OF KEY TERMS

Affordable Housing

Housing that is adequate in quality and location, with access to basic services, and affordable to low- and middle-income households without compromising other essential needs (Bhate & Samuel, 2023)

Affordable Housing Programme (AHP)

A Government of Kenya initiative under the Big Four Agenda aimed at increasing the supply of affordable housing through public–private partnerships and supportive policy frameworks (Bhate & Samuel, 2023).

Bottom-Up Economic Transformation Agenda (BETA)

Kenya's current development framework that prioritises inclusive economic growth, with housing and settlements identified as a key pillar (*Fourth Medium Term Plan 2023-2027*, 2024).

Informal Settlement

A residential area characterised by insecure tenure, inadequate housing, and limited access to basic services, developed outside formal planning systems (Nzau & Trillo, 2020a).

In-Situ Upgrading

An approach that improves housing and services within an existing settlement without relocating residents (Wang, 2024).

Social Housing

State-supported housing intended for low-income households unable to access adequate housing through the market (Granath Hansson & Lundgren, 2019).

Tenure Security

The assurance that households will not be arbitrarily displaced from their homes or land (Valkonen, 2021).

Slum Upgrading

Interventions aimed at improving living conditions in informal settlements through housing, infrastructure, and tenure improvements (Rigon, 2022).

Urbanisation

The growth of urban populations resulting in increased demand for housing and services (Rigon, 2022).

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To my classmates, for the intellectual, moral support and the enthusiasm we shared, I wish you all the best. Lastly, I salute my dear wife, Mrs. Maria Wanjiku, for her relentless encouragement, presence, support and sharing in my quest for knowledge. I am inspired to look towards the horizon with confidence and hope for an auspicious tomorrow.

DEDICATION

This research work is dedicated to my country, Kenya. Specifically, to the Ministry of Lands, Housing and Urban Development and all those involved and serving towards ensuring safe and sustainable physical infrastructure for the Kenyan people. May our collective effort, policy and practice always be geared to secure dignified living conditions for all.

CHAPTER ONE: INTRODUCTION TO THE STUDY

1.1 Introduction

This chapter presents the background to the study by outlining the key issues surrounding social housing in Kenya, including policy developments, implementation challenges, and the need for sustainable housing solutions for low-income urban populations. It further outlines the problem statement, research objectives and questions, as well as the scope and significance of the study.

1.2 Background Information

Urbanization is accelerating globally, with most of the world's population expected to live in cities by 2050. Sustainable Development Goal 11.1 calls for universal access to adequate, safe, and affordable housing and basic services by 2030, with a strong emphasis on upgrading slums. This target highlights the global recognition that decent housing is essential for human well-being, safety, and social inclusion. However, the rapid growth, particularly in developing countries, has intensified the expansion of informal settlements, making slums an increasingly prominent urban challenge. Achieving sustainable cities therefore requires improved access to safe and affordable housing, stronger urban planning, inclusive development, and investments in resilient infrastructure (United Nations Human Settlements Programme, 2018).

UN-Habitat defines slums as urban settlements characterized by poor housing conditions, inadequate basic services, insecure tenure, and exposure to environmental risks. These include shanty towns, squatter areas, informal subdivisions, dilapidated inner-city housing, and overcrowded tenements. A slum household is one that lacks at least one of the following: durable housing, sufficient living space, access to improved water, access to adequate sanitation, or secure tenure (Nzau & Trillo, 2020a).

(Millington & Cleland, 2017), opine that slums emerge due to two primary factors: rapid population growth and weaknesses in governance. Urban expansion and rural–urban migration further accelerates their development, while failures in housing markets, especially in African cities, prevent low-income households from accessing affordable formal housing. As a result, slums become the only viable housing alternative for many urban poor. Their persistence is linked to inadequate public and market responses to the needs of low-income populations. (Nzau & Trillo, 2020a) argue that slums function largely as a private-sector phenomenon, shaped by market incentives and distortions, and continue to grow because they support substantial economic activity that provides essential goods and services such as shelter, water, food, and energy to their residents.

Cities Alliance highlights three critical considerations for governments and stakeholders when developing policies to support affordable housing for the urban poor. First, they must acknowledge and proactively plan for inevitable urban growth. Second, they should recognize that slums and their inhabitants are an integral component of the urban fabric. Third, they must affirm that slum dwellers have a legitimate right to the city and its services. Consequently, there is a pressing need to adopt sustainable slum upgrading strategies that ensure dignified and adequate housing for low-income urban residents[1].

(*Habitat III Policy Paper 1*.), corroborates this by stating that slum improvement policies are increasingly grounded in the recognition of slum dwellers' "right to the city," as articulated in the United Nations' Right to Housing. This principle emphasizes ensuring equitable access to the opportunities and benefits that cities offer and promoting the active, democratic participation of all urban residents in decision-making processes[2].

[3]UN-Habitat identifies seven common government responses to slum challenges: ignoring their existence, leveraging them for political gain, undertaking eradication, eviction, or displacement, relocating residents, providing public housing, implementing sites-and-services schemes, and pursuing slum upgrading initiatives.

(Corburn & Sverdlik, 2017); "Slum upgrading" does not have a universally accepted definition, as its meaning and application vary across regions depending on political contexts, development trajectories, and other contextual factors. Since the early 1970s, approaches to addressing slums have evolved significantly. Initial efforts focused on upgrading urban services, infrastructure, and housing as a means of reducing poverty and meeting basic needs. However, many governments continued to prioritize slum clearance and often failed to sustain the limited infrastructure improvements that had been introduced.

1 https://www.citiesalliance.org/themes/slums-and-slum-upgrading
2 https://habitat3.org/wp-content/uploads/Habitat%20III%20Policy%20Paper%201.pdf

3 https://unhabitat.org/sites/default/files/2020/11/unhabitat_a_practicalguidetodesigningplaningandexecutingcitywideslum.pdf

Globally, the challenge of slum proliferation has been addressed through various strategies. In Europe, countries like the Netherlands, Austria and the United Kingdom have long histories of social housing programs that have successfully provided affordable and decent housing to millions of low-income families. These programs have not only addressed housing needs but also contributed to broader social integration and economic stability.

Affordable housing provision is a top policy concern in many countries across the world. Despite government intervention, the current provision of sustainable affordable housing services is still failing to satisfy the demand of low-income populations. "An overview of the statistics on housing affordability released by the European Union in 2017 shows that across the 28 European Member States, 15.7% of the population lives in overcrowded dwellings due to limited financial capacity and 4% suffers from severe housing deprivation."(Reid, 2023).

In the Netherlands, (Boezeman & de Vries, 2019) observe that the Dutch social housing sector has played a major role in providing affordable rental housing and integrating sustainability into housing policy. However, research shows that efforts to improve environmental performance within the social housing stock have faced significant challenges, as housing associations must balance sustainability goals like enhanced energy efficiency with financial constraints and organizational capacity. As a result, although environmental policies are increasingly acknowledged, the implementation of sustainability upgrades often encounters trade-offs between long-term ecological benefits and short-term economic viability, highlighting the need for coordinated strategies that align financial planning with sustainability objectives. The social housing in the Netherlands accounts for roughly around 29–30 % of the total housing stock, meaning that nearly one in three homes nationwide is classified as social housing.

(Coscia et al., 2020) highlight the effort to enhance the sustainability of social housing policies in France, which applies a social impact approach that goes beyond traditional housing provision. Social housing in Paris is being re-imagined through innovative design, financing, and partnership models that integrate social, economic, and environmental quality. In particular, the "*Paris Affordable Housing Challenge*" project illustrates the use of social impact investing principles to foster mixed-income developments and generate positive social and economic outcomes in areas where market-driven housing is unaffordable. The model emphasises the need for new tools and indicators like social return on investment to measure sustainability and guide future interventions that combine public goals with private investment and social responsibility.

In Finland, a well-established social housing system has been put in place to promote housing affordability and reduce socio-spatial segregation, particularly in major urban areas of Helsinki, Tampere, and Turku. The policy framework emphasizes social rental housing as a key instrument for ensuring access to decent housing for low- and middle-income households. However, despite clear policy objectives, the implementation of social housing has faced several institutional and market-related challenges, including declining shares of social rental housing and inconsistencies between national policy goals and local-level implementation. These experiences highlight the importance of policy coherence, long-term commitment, and predictable support mechanisms in strengthening the effectiveness of social housing delivery (Rasinkangas et al., 2025).

According to (Wijburg, 2024), the most prominent tax-incentivized housing programme in the Western World is the (LIHTC) Low-Income Housing Tax Credit. LIHTC encourages private developers to build affordable housing by offering tax credits that can be sold to investors, which brings private capital into housing provision. Compared to similar fiscal housing incentives in other countries, the LIHTC maintains relatively strict affordability requirements and stronger long-term commitments for investors and developers. (Desai et al., 2010), take a divergent position that LIHTC does not always lead to efficient or equitable housing outcomes on its own, as it often requires additional public subsidies and may be less effective where market-oriented welfare systems prevail.

Canada's social housing framework combines federal, provincial, and municipal responsibilities, with non-profit organizations and housing cooperatives playing a central role. Social housing provision historically expanded during the post-war period but declined following funding reductions in the 1990s. In recent years, the National Housing Strategy has renewed federal involvement, focusing on affordable housing supply, housing repair, and homelessness reduction. Drawing on comparative experiences from countries such as Finland and Scotland, (DesBaillets & Hamill, 2022) highlight the importance of strong social housing provision, rights-based legal frameworks, and clear accountability mechanisms in effectively addressing homelessness in Canada.

Across Asia, social housing approaches are predominantly state led but highly diverse, reflecting varying political, economic, and institutional contexts. Governments commonly adopt large-scale affordable housing programs and subsidized rental schemes to respond to rapid urbanization, housing shortages, and the growth of informal settlements. These approaches often combine direct public provision, public–private partnerships, and demand-side subsidies, alongside in-situ slum upgrading and urban renewal initiatives (Khaire, 2023).

(Zhang et al., 2023) contend that in China, social housing and urban housing improvement are driven primarily by state-led planning and large-scale affordable housing programmes that aim to address urbanization pressures and housing cost burdens. The government has incorporated affordable and public rental housing into its national housing security system, emphasizing delivery of subsidized rental units and shared-ownership housing to low- and middle-income urban residents as part of five-year plan targets, with local governments responsible for implementation and financing support from central subsidies.

In India, social housing and slum upgrading are implemented through a combination of government-led affordable housing schemes and slum rehabilitation frameworks that aim to provide low-income urban residents with better living conditions and secure tenure. Central initiatives such as the *Pradhan Mantri Awas Yojana – Urban (PMAY-U)* prioritise "housing for all," combining in-situ slum rehabilitation, affordable rental housing, beneficiary-led construction support, and credit-linked subsidies to expand access to formal housing for economically weaker and low-income groups (Khaire, 2023).

In the African Context, the continent currently accounts for an estimated 742 million people living in slums and informal settlements, highlighting the magnitude of the continent's urban housing challenge. This situation reflects the inability of formal housing systems to keep pace with rapid urban population growth, resulting in widespread deficiencies in housing quality, basic services, and tenure security. The persistence and expansion of informal settlements signal the need for more responsive and inclusive housing policies that prioritize affordable housing delivery and large-scale slum upgrading across African cities (Nsoesie & Mberu, 2025).

Social housing provision in Sub-Saharan Africa remains limited in scale and constrained by fiscal, institutional, and land-related challenges, contributing to the continued reliance on informal settlements by low-income urban households (Croese & Wood, 2024). Gentrification Theory argues that urban redevelopment and market-driven housing interventions may unintentionally marginalize low-income communities through exclusionary housing systems. This perspective is reflected in the findings of (Croese et al., 2024).

In Nigeria, the challenge of informal settlements has been addressed mainly through state-led urban renewal and slum intervention programs particularly in major metropolitan areas such as Lagos. These interventions have tended to prioritise clearance, eviction, and relocation as mechanisms for improving urban environments, rather than adopting comprehensive in-situ slum upgrading approaches. Empirical evidence from the Makoko informal settlement indicates that such top-down renewal strategies often disrupt residents livelihoods, weaken social networks, and intensify socio-economic vulnerability, leading to resistance and contestation by affected communities (Bakare, 2024). (Richard et al., 2023) caution that without strong fiscal commitment and institutional coordination, slum upgrading initiatives in Nigeria tend to be fragmented, underfunded, and unable to reach scale.

South Africa's, social housing and slum upgrading have been pursued as key policy responses to persistent urban housing shortages and the legacy of spatial inequality. As (Ono & Adrien, 2024) conclude, while the government has established a relatively progressive policy framework which are anchored in programmes such as the "Breaking New Ground strategy" and the "Upgrading of Informal Settlements Programme", the implementation has been uneven due to funding constraints, institutional fragmentation, and limited coordination across spheres of government. (Turok et al., 2022) call for a more concerted public support such as subsidised land, stronger government engagement with social housing institutions, and integrated urban policy.

Kenya has experienced rapid urbanization over the past five decades, placing significant pressure on urban economies that have struggled to meet the growing demand for housing and essential services such as health and education. As a result, a large proportion of the urban population lives in poverty within overcrowded informal settlements that lack basic amenities. By 1999, about one-third of Kenyans resided in urban areas, and continued rapid urban growth has contributed substantially to the expansion of slums and informal settlements. In Nairobi, informal settlements accommodate an estimated 60 per cent of the city's population while occupying less than five per cent of residential land, a situation shaped by colonial-era segregation, post-independence slum clearance policies, and weak land and urban development frameworks (Kimeto & Mang'Oka, 2017).

In response to the challenges of social housing and slum upgrading, Kenya shifted from slum clearance and neglect toward structured, programme-based and policy-driven interventions. The government established national initiatives such as the Kenya Slum Upgrading

Programme (KENSUP) and the Kenya Informal Settlement Improvement Project (KISIP) to improve living conditions in informal settlements through in-situ upgrading, provision of basic infrastructure like water, sanitation, roads, drainage, and lighting, while enhancing security of tenure. These programs emphasize collaboration with county governments, communities, development partners, and the private sector to improve livelihoods while minimizing displacement (Obare, 2020).

In parallel, the government has expanded social and affordable housing provision through national development frameworks including Kenya Vision 2030, the Big Four Agenda, and the Bottom-Up Economic Transformation Agenda, which prioritize increasing housing supply for low-income households through public–private partnerships and housing finance mechanisms. Legislative and policy reforms in land, urban development, and housing have further sought to integrate informal settlements into formal urban planning systems. Together, these responses reflect an evolving approach that combines slum upgrading, social housing delivery, and institutional reform, although challenges related to affordability, coordination, and inclusivity persist (Mutua, 2022).

Housing in Kenya's devolved system is a shared responsibility between the national and county governments. The national government develops housing policies and regulatory frameworks, while county governments are responsible for housing planning, implementation, land use management, and local infrastructure development within their jurisdictions. According to(Ren et al., 2020), rapid growth of informal settlements in Nairobi has raised major sustainability concerns due to overcrowding, poor housing conditions, inadequate infrastructure, environmental degradation, and limited access to basic services. The increasing pressure on urban systems undermines sustainable urban development and highlights the need for inclusive and sustainable social housing interventions in Kenya.

There is need for a critical appraisal of Kenya's social housing framework to better understand its limitations, identify pathways for improvement, and draw actionable lessons from comparative international experiences. This study is therefore positioned to contribute evidence-based insights that can support more effective, equitable, and sustainable social housing delivery in Kenya's rapidly urbanizing context.

1.2.1 Historical background of slum upgrading in Kenya

Informal settlements in Kenya emerged during the colonial period as a result of racially segregated urban planning that excluded Africans from formal residential areas, forcing them to establish informal settlements on the peripheries of cities such as Nairobi. Colonial master plans prioritised administrative, commercial, and industrial development while deliberately marginalising African and Asian communities, entrenching spatial inequality that persisted after independence. Post-independence rural–urban migration, weak urban planning, poverty, and limited employment opportunities further accelerated the growth of informal settlements, while government responses were largely characterised by neglect, forced evictions, and inadequate service provision (Meredith & MacDonald, 2017).

From the 1970s through the 1990s, slum eradication strategies in Kenya relied predominantly on forced evictions, resettlement, and site-and-services schemes, which failed to address the structural drivers of informality and often worsened social exclusion. Between 1975 and 1978, the World Bank's First Urban Project provided approximately 6,000 sites-and-services plots in Dandora, Nairobi.

The Bank's Second Urban Project extended this effort to Nairobi, Mombasa, and Kisumu, financing around 14,409 serviced plots and supporting in-situ upgrading through the installation of major infrastructure and community facilities. The largest initiative, the Third Urban Project, was completed in 1983 and delivered about 25,000 serviced plots across Eldoret, Nakuru, Kitale, Nyeri, and Thika, while also implementing associated in-situ settlement improvement activities in these towns (Ono & Adrien, 2024).

A shift occurred in the early 2000s following global advocacy for slum upgrading and the adoption of the Millennium Development Goals, prompting Kenya to move towards in-situ upgrading approaches. This transition culminated in the establishment of the Kenya Slum Upgrading Programme (KENSUP) through a partnership between the Government of Kenya and UN-Habitat, beginning in Kibera, with the aim of improving housing, infrastructure, and living conditions while reducing forced evictions and promoting more inclusive urban development (Meredith & MacDonald, 2017).

1.2.2 Legal and policy provisions concerning slum upgrades

Although Kenya is a signatory to several regional and international habitat-related treaties, efforts to upgrade informal settlements have historically been constrained by the absence of a clear and comprehensive policy framework to guide the upgrading process. Consequently, Kenya does not currently have a standalone and comprehensive social housing policy specifically dedicated to social housing and slum upgrading. Instead, social housing interventions are embedded within broader housing, land, urban development, and informal settlement frameworks.

In 1987, the United Nations General Assembly declared the International Year of Shelter for the Homeless, followed by the 1996 UN-Habitat Conference in Istanbul, which sought to reassess deteriorating global living conditions. Subsequently, in 1999, UN-Habitat and the World Bank established the Cities Without Slums initiative to encourage governments to prioritise informal settlement upgrading and integrate such areas into national development agendas (UN-HABITAT, 2002).

In response to these global commitments, Kenya has enacted several notable laws and policies over the past decade aimed at addressing informal settlement challenges, some of which are outlined below.

The Constitution of Kenya, 2010

Article 43 of the Constitution of Kenya (2010) affirms the right to lawful ownership of property and land that has been legally acquired. It stipulates that the State shall not arbitrarily deprive any individual of property and, where such deprivation is necessary, requires prompt and full compensation to the affected persons. In addition, Article 43 guarantees the right of access to the courts in cases of injustice, a provision that is particularly significant where legally recognized landowners are required to vacate their property due to settlement expansion or government-led development initiatives (Government of Kenya, 2010).

Kenya Vision 2030

Kenya Vision 2030, rolled out in 2008, identifies affordable housing as a key priority under the Social Pillar, recognizing adequate shelter as essential to improving quality of life and promoting inclusive socio-economic development. The framework highlights the persistent housing deficit, particularly among low- and middle-income households, and identifies the growth of informal settlements as a critical urban challenge. Vision 2030 therefore advocates for increased delivery of affordable housing through public–private partnerships, improved access to housing finance, adoption of cost-effective building technologies, and slum upgrading initiatives integrated with urban infrastructure development.

However, Vision 2030 is not a legally enforceable policy instrument but rather a long-term development blueprint that provides strategic direction for national planning. As such, its provisions on affordable housing are aspirational and depend on translation into sector-specific policies, legislation, and implementation programs to achieve tangible outcomes. The effectiveness of Vision 2030's housing agenda therefore relies on complementary legal and institutional frameworks, budgetary allocations, and political commitment to operationalize its objectives.

The National Land Policy, 2009

Kenya has experienced persistent challenges in land management and administration, largely arising from the absence of a coherent National Land Policy and the presence of fragmented and sometimes contradictory land laws. These weaknesses have contributed significantly to tenure insecurity, unequal access to land, and the proliferation of informal settlements, particularly in urban areas. Inadequate land governance has exacerbated poverty and heightened environmental, social, and economic vulnerabilities among residents of informal settlements, while also fuelling land-related conflicts and unplanned urban growth

In response, the Government of Kenya developed a National Land Policy through an inclusive consultative process involving public institutions, the private sector, and civil society actors. The policy establishes a comprehensive framework for addressing land administration and management challenges that directly affect informal settlements, including tenure regularisation, access to land, land use planning, and the management of land-related information (KIPPRA 2009).

The policy recognizes and safeguards customary and private land rights, promotes integrated and multi-sectoral land use planning, and supports the sustainable conservation and utilisation of land-based resources. By strengthening legal and institutional frameworks, the policy seeks to enhance tenure security and guide the development and upgrading of informal settlements, thereby promoting more efficient, equitable, and sustainable urban land use (*The National Land Policy 2009*)

Bottom-Up Economic Transformation Agenda (BETA)

The Bottom-Up Economic Transformation Agenda (BETA) is the current development framework guiding Kenya's socio-economic policy, with Housing and Settlement identified as one of its five core pillars. BETA adopts a people-centred approach that prioritises the needs of low-income households, informal sector workers, and marginalised communities by focusing on affordability, inclusivity, and job creation. Within the housing sector, the agenda seeks to expand access to decent and affordable housing while simultaneously stimulating economic growth through labour-intensive construction, local supply chains, and small- and medium-sized enterprises. Unlike previous approaches that were largely target-driven, BETA emphasises sustainable delivery mechanisms grounded in long-term financing, institutional reforms, and stronger county-level implementation.

Under BETA, housing interventions are supported by strengthened legal and policy frameworks, including reforms in housing finance, land administration, and urban planning. The agenda promotes innovative financing models such as housing funds, savings-linked schemes, and expanded public–private partnerships, while also reinforcing links between affordable housing, slum upgrading, and informal settlement prevention. In addition, BETA underscores the importance of tenure security, serviced land provision, and integrated infrastructure development to enhance the sustainability of housing outcomes. While the agenda builds on lessons learned from the Affordable Housing Programme under the Big Four Agenda, its success will depend on effective governance, affordability for target beneficiaries, and alignment between national and county governments to translate policy commitments into tangible improvements in housing and settlement conditions (*Fourth Medium Term Plan 2023-2027*, 2024).

National Slum Upgrading and Prevention Strategy, (NSUPS) 2024

The National Slum Upgrading and Prevention Strategy (NSUPS) 2024–2034 provides a comprehensive policy framework for addressing the persistent challenge of informal settlements in Kenya through both upgrading existing slums and preventing the emergence of new ones. Anchored in the Constitution of Kenya (2010), particularly the right to accessible and adequate housing, the Strategy aligns with national development priorities and international commitments on sustainable urban development. It outlines key strategic objectives, including the enhancement of tenure security, provision of basic infrastructure and social services, promotion of affordable housing, and integration of environmental sustainability and climate resilience. The Strategy further emphasizes inclusive, participatory approaches that actively involve communities, national and county governments, and non-state actors in planning and implementation processes.

To facilitate effective implementation, the Strategy outlines institutional and financing mechanisms designed to enhance intergovernmental coordination, accountability, and the mobilization of financial resources. It emphasizes the responsibility of both national and county governments to integrate slum upgrading and prevention measures into formal development planning and budgeting frameworks, while promoting collaboration with development partners and the private sector. Furthermore, the Strategy highlights the importance of capacity strengthening, evidence-based planning, and comprehensive monitoring and evaluation systems to assess progress and outcomes throughout the ten-year implementation period. Overall, the framework aims to advance inclusive, resilient, and sustainable urban development while improving living conditions within informal settlements.

1.3 Problem statement

"The right to adequate housing is a human right recognized by international, regional, and national laws. This right is derived from 'the right to an adequate standard of living' as defined in Article 25 of The Universal Declaration of Human Rights. In Kenya, the right is reflected in Article 43 (1)(b) of the Constitution, which guarantees every person the right 'to accessible and adequate housing; and to reasonable standards of sanitation'."(KNBS, 2025).

The social pillar of Kenya's Vision 2030 identifies the provision of quality and affordable housing for low-income populations as a key priority. The Government of Kenya introduced the Affordable Housing Programme as part of the Big Four Agenda, aiming to deliver housing for all citizens through the construction of 500,000 affordable homes by the year 2022 (Kieti et al., 2020). Additionally, under the Bottom-Up Economic Transformation Agenda, the government seeks to reduce the housing deficit by supporting the production of 250,000 housing units annually(KNBS, 2025).

According to the (KPHC, 2019) Kenya Population and Housing Census data, mud and cow dung were the most commonly used wall construction materials in the country, accounting for 27.5 percent. Similarly, earth or sand floors were the most prevalent type of flooring, representing 30.0 percent of occupied dwelling units (KNBS, 2020). (Shirodkar, 2024) observes that over 60% of Nairobi's population resides in informal settlements, a sharp increase from 33% four decades ago, reflecting the city's rapid expansion from 290,000 residents in 1960 to an estimated 5 million in 2023.

The consequences of living in Nairobi's informal settlements are complex and far-reaching, manifesting in inadequate water, sanitation and hygiene services, environmental degradation, poor health outcomes, limited access to education, and constrained employment opportunities. Together, these factors create an interlinked web of challenges that residents must navigate daily (Shirodkar, 2024).

Further, the persistence of inadequate living conditions in informal settlements slows progress toward key Sustainable Development Goals, specifically SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 6 (Clean Water and Sanitation), and SDG 11 (Sustainable Cities and Communities). Without major improvements in housing quality and access to essential services, the goal of providing safe, adequate, and affordable housing for all will remain out of reach.

This study, therefore, seeks to conduct a comprehensive appraisal of the existing social housing policy framework in Kenya to identify specific gaps and emerging issues, examine the factors affecting the implementation and long-term sustainability of social housing projects, and to explore lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya.

1.4 Research Objectives

1.4.1 General Objective

To appraise Kenya's social housing policy framework, implementation, and sustainability to improve the effectiveness of social housing delivery

1.4.2 Specific Objectives

1. To appraise the existing social housing policy framework in Kenya: identify specific gaps and emerging issues
2. To examine the factors affecting the implementation and long-term sustainability of social housing projects.
3. To explore lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya.

1.5 Research Questions

1. What gaps and emerging issues exist within Kenya's current social housing policy framework?

2. What factors influence the implementation and long-term sustainability of social housing projects in Kenya?
3. What lessons and best practices from other contexts can be applied to enhance the effectiveness of social housing implementation in Kenya?

1.6 Scope of the study

This study focuses on an appraisal of the policy and legislative frameworks that shape the development and delivery of social housing in Kenya. It examines the factors that facilitate or hinder the effective implementation and long-term sustainability of social housing programmes, and explore the lessons and best practices from other contexts that can strengthen social housing outcomes in Kenya.

The study draws on primary data from key informant interviews and secondary data from policy documents, government reports, and academic literature covering the period from 2013 to 2024, enabling an analysis of major reforms and initiatives introduced during this period. This timeframe is essential for assessing Kenya's progress in expanding affordable and social housing, as it captures the evolution of policy shifts, implementation strategies, and sector responses aimed at improving access to adequate housing for low-income populations.

Geographically, the study is limited to the Kenyan context.

1.7 Significance of the study

This study is significant in providing empirical and policy-relevant evidence to inform national policymakers, housing authorities, and county governments on the existing gaps and emerging issues within Kenya's social housing policy framework, thereby supporting more effective policy formulation, programme coordination, and implementation. National policymakers will benefit through evidence-based recommendations that can strengthen housing and urban development policies, while housing authorities and county governments will benefit from insights that can improve planning, coordination, implementation, and management of social housing and slum upgrading programmes at both national and local levels.

It further offers valuable insights to public and private sector actors involved in housing delivery by identifying the key factors that hinder or facilitate the implementation and long-term sustainability of social housing projects, while also guiding development partners and civil society organizations in designing targeted interventions to strengthen housing outcomes for low-income communities.

From an academic perspective, the study contributes to the limited body of knowledge on social housing systems in developing-country contexts, particularly in Africa, by integrating lessons and best practices from other settings that can inform local implementation. Ultimately, the findings are expected to support improved housing access, enhanced social well-being, and inclusive urban development in Kenya.

1.8 Chapter Summary

The chapter has introduced the study area, outlined the problem statement, research objectives, research questions, scope, and significance of the study. It identified existing policy gaps, implementation challenges, and sustainability concerns affecting social housing delivery in Kenya, while emphasizing the need for a comprehensive appraisal of the social housing policy framework. The chapter concludes by demonstrating the relevance of the study in contributing policy-relevant and academic knowledge that can support improved social housing implementation, inclusive urban development, and enhanced living conditions for low-income communities in Kenya.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter begins by covering the theoretical frameworks that underpin the study, then it delves into the empirical evidence about social housing across the world, arranged based on the three specific objectives. A summary of the empirical evidence is provided in a table form covering the study gaps identified. The chapter ends by providing a conceptual framework.

2.2 Theoretical Framework

2.2.1 Gentrification Theory

The theory originated from a functionalist perspective in the social sciences, first proposed in the 1940s and later revived and further developed by Blumler and Katz in 1974, and by Rosengren, Palmgreen, and Werner in 1985 (Clark, 1992).

Gentrification theory examines the processes through which low-income or working-class urban neighbourhoods undergo socio-economic transformation because of capital reinvestment, rising property values, and shifts in land use and population composition. The concept was first introduced by Ruth Glass in the 1960s to describe changes occurring in inner-city London, where middle- and upper-income groups moved into previously disinvested neighbourhoods, leading to the displacement of long-term, lower-income residents. Since then, gentrification theory has evolved through contributions from scholars such as Neil Smith, David Ley, and Sharon Zukin, who have highlighted the economic, political, and cultural drivers shaping urban redevelopment and neighbourhood change (Siyabi & Alsiyabi, 2025).

(Sichach, 2024) explains that at its core, gentrification theory seeks to explain how urban space becomes a site of contestation between capital accumulation and social equity. Neil Smith's rent gap theory, for instance, argues that gentrification is driven by the gap between the actual value of land under its current use and its potential value under a more profitable use, prompting reinvestment and redevelopment. In contrast, cultural and consumption-based perspectives emphasize the role of lifestyle preferences, aesthetics, and middle-class consumption patterns in reshaping urban neighbourhoods. Together, these perspectives demonstrate that gentrification is not a natural or neutral process, but one embedded in broader political–economic structures and planning decisions.

Gentrification theory also highlights the social consequences of urban redevelopment, particularly displacement, exclusion, and the reconfiguration of social relations within cities. As neighbourhoods become more attractive to higher-income groups, housing costs often rise, informal settlements are redeveloped, and long-standing residents may be pushed out, either directly through eviction or indirectly through declining affordability. These processes tend to disproportionately affect low-income households, informal settlers, and marginalized groups, raising critical questions about housing justice, the right to the city, and inclusive urban development (Yap, 2023).

The theory further examines the role of the state and policy in facilitating gentrification. Urban renewal programs, infrastructure investments, zoning reforms, and housing policies can actively enable gentrification by creating favourable conditions for private investment and real estate development. In this sense, governments are not merely passive observers but key actors whose policy choices shape the pace, scale, and distributional outcomes of urban change. This has led to growing scholarly attention to “state-led” or “policy-induced” gentrification, particularly in cities of the Global South (Omer et al., 2022).

Gentrification theory is highly relevant to this study, as social housing and slum upgrading initiatives in Kenya often intersect with processes of urban redevelopment and land value appreciation. While such interventions aim to improve living conditions and integrate informal settlements into the formal city, they may also unintentionally trigger displacement, exclusion, or the loss of affordable housing if not carefully designed and regulated. Gentrification theory therefore provides a critical lens for examining how social housing policies, upgrading programs, and urban regeneration efforts may reshape neighbourhoods, alter tenure relations, and redistribute urban benefits and burdens.

Through this lens, the study can explore whether slum upgrading and social housing initiatives in Kenya protect existing residents or expose them to market pressures that undermine affordability and tenure security. The theory helps explain how redevelopment motivated by modernization, investment, and urban competitiveness can conflict with social equity objectives, particularly in rapidly urbanizing cities.

Gentrification theory has attracted several critiques. One criticism is its tendency to overemphasize displacement and economic restructuring, sometimes underplaying instances where upgrading leads to improved services and living standards without widespread displacement. Others argue that the theory, developed largely in Global North contexts, may not fully capture the complexity of informal land markets, tenure systems, and survival strategies characteristic of African cities (Yap, 2023).

Additionally, gentrification theory has been critiqued for its conceptual breadth, as the term has been applied to a wide range of urban transformations, occasionally diluting analytical precision. Despite these limitations, gentrification theory remains a powerful framework for interrogating the social and spatial consequences of urban redevelopment (Siyabi & Alsiyabi, 2025).

Gentrification theory remains a valuable analytical framework. In this study, it t provides an essential foundation for assessing the equity implications of social housing and slum upgrading in Kenya, helping to explain how well-intentioned urban interventions may generate uneven outcomes and underscoring the need for safeguards that protect low-income residents while pursuing urban improvement and regeneration.

2.2.2 Institutional Theory:

Institutional Theory explores how organizations adapt to and incorporate the rules, norms, and expectations of their institutional contexts in order to achieve legitimacy, maintain stability, and improve their long-term viability. The theory developed in the late 1970s through the foundational work of scholars such as John Meyer, Brian Rowan, and W. Richard Scott, who highlighted that organizational structures and practices are strongly influenced by wider institutional forces, including societal norms, state regulations, and global pressures. At its heart, institutional theory seeks to explain the "the elaboration of rules and requirements to which organizations must con-form if they are to receive support and legitimacy" (Meyer & Rowan, 1977).

Further, (Dacin et al., 2002) contend that institutions understood as sets of rules, norms, and cultural-cognitive frameworks, are dynamic rather than fixed, continually being created, diffused, interpreted, modified, and at times discarded through social interaction. From this perspective, organizations and actors are not simply passive recipients of institutional pressures; instead, they can actively shape, negotiate, resist, and transform institutional arrangements through processes such as institutional entrepreneurship and strategic adaptation.

Institutional theory concentrates on the underlying and enduring aspects of social structure, highlighting how established patterns; rules, norms, routines, and shared cognitive frameworks, come to be accepted as legitimate guides for social behaviour. It examines the processes through which these institutional elements are created, transmitted, adopted, adapted, and sustained across contexts and over time, as well as the conditions under which they may weaken, erode, or become obsolete. Although the theory places strong emphasis on stability and order within social systems, it also engages with dynamics of conflict, transformation, and change that drive institutional evolution (Scott, 2005).

Institutional theory is highly relevant to this study, as Kenya's approach to social housing and slum upgrading is fundamentally shaped by policy frameworks, legislation, norms, and institutional arrangements rather than by technical or market efficiency alone. Through its focus on rules, regulations, and organizational behaviour, institutional theory provides an appropriate lens for examining how government agencies, county authorities, and other stakeholders interpret and implement social housing policies within Kenya's urban development context.

The theory helps explain why actors engage in social housing delivery and slum upgrading not only to address housing deficits, but also to attain legitimacy, comply with regulatory requirements, and align with national and international development agendas such as Kenya Vision 2030, the Affordable Housing Programme, and global commitments on sustainable cities. In this way, institutional theory enables a deeper understanding of how institutional pressures shape policy design, implementation outcomes, and the sustainability of social housing and slum upgrading initiatives in Kenya.

Like many major theoretical frameworks, Institutional Theory has been subject to notable criticism. A key concern is its strong emphasis on stability and conformity, as the theory has traditionally focused on how institutions sustain social order and reinforce enduring organizational patterns, often giving limited attention to agency, innovation, and transformative change. Consequently, critics argue that institutional theory may insufficiently capture periods of disruption, institutional transformation, and breakdown (Sociology, 2024).

Closely related to this critique is the challenge institutional theory faces in accounting for endogenous institutional change. Although the theory is well suited to explaining how institutions are established and become deeply embedded, it is less effective in explaining transformations that originate from within organizations or institutional fields, rather than being prompted by external shocks or crises (Theesfeld et al., 2010). Finally, the theory has been criticised for its strong reliance on context, as what is regarded as legitimate or institutionalised in one socio-economic or cultural setting may not apply in another. This context specificity limits the universal applicability of institutional explanations and makes generalisation across regions such as between developed economies and African contexts, more complex and uncertain (Lammers & Garcia, 2017).

Despite these limitations, institutional theory remains a robust and valuable framework for analysing how policy frameworks, regulatory environments, and prevailing social norms shape organisational behaviour (Risi et al., 2023). In this study, institutional theory therefore provides a strong analytical foundation for explaining why ambitious social housing and slum upgrading policies in Kenya have not consistently translated into effective, inclusive, and sustainable implementation outcomes on the ground.

2.3 Empirical Literature Review

2.3.1 Comprehensive appraisal of the existing social housing policy framework in Kenya: specific gaps and emerging issues

A study by (OECD, 2019) highlights that effective housing policy frameworks must be grounded in robust data, comprehensive definitions and integrated legal and institutional mechanisms to address homelessness as part of broader affordable housing strategies. The OECD notes that the absence of a common definition of homelessness and inconsistent data collection methods across countries complicates the development and evaluation of policies, underscoring the need for statutory clarity in definitions and measurement frameworks to enable evidence-based policy making. It further emphasises that policy responses to homelessness encompass a patchwork of housing supports, ranging from emergency shelters to subsidised housing and rapid rehousing, often delivered through a mix of public and private providers, but that this diversity of services can create coordination challenges unless supported by coherent legal and governance structures.

(Adema et al., 2020) situate social housing firmly within national policy and legal frameworks, emphasizing that it is not merely a housing delivery mechanism but a core instrument of social welfare policy. Countries adopt diverse legal definitions and regulatory arrangements for social housing, shaped by national legislation, institutional mandates, and policy objectives, with no single universal model.

(Solymari et al., 2021) through their study titled "Overview of Kenyan Government Initiatives in Slum Upgrading: The Case of KENSUP and KISIP Projects" evidenced that housing delivery under KENSUP has been particularly problematic, with relocation housing models proving costly, socially disruptive, and difficult to scale. In contrast, KISIP's focus on infrastructure upgrading and tenure security has shown relatively better results, though its long-term sustainability remains uncertain due to weak post-project maintenance mechanisms and limited integration with broader urban housing strategies.

While Solymari et al. (2021) argue that KISIP produced relatively better upgrading outcomes through in-situ approaches, Wainaina et al. (2023) contend that weak learning frameworks and fragmented stakeholder coordination continue to undermine sustainability. This suggests that infrastructure improvements alone may not guarantee long-term effectiveness without strong institutional coordination mechanisms, which reflects Institutional Theory's argument that weak institutional alignment and fragmented governance structures undermine effective policy implementation and sustainability.

(Nzau & Trillo, 2020b) emphasize that KENSUP and Affordable Housing Project have been constrained by high land costs, limited access to affordable finance, and weak integration with market mechanisms that could enhance scalability and sustainability. As a result, housing delivery remains misaligned with the income realities of low- and middle-income households. The study concludes that without innovative market-based tools like alternative financing models, land value capture mechanisms, and more flexible delivery approaches, policy frameworks like KENSUP and AHP are unlikely to achieve their intended impact, thereby perpetuating the gap between housing policy ambitions and actual outcomes on the ground.

Though (*Sessional Paper No. 03 of 2016 on National Housing Policy*, 2016) formally recognizes the housing deficit as a structural national problem and positions affordable housing as a key pillar of socio-economic development, (Ochieng, 2020) in "A Housing Delivery Model for Planning Needs of the Low- and Middle-Level Public Sector Employees in Kenya." study, contends that the policy's implementation mechanisms remain weak and poorly aligned with the realities of affordability. While the Sessional Paper advocates for market-led solutions and private sector participation, the study argues that this approach has not adequately translated into housing that is genuinely affordable for low- and middle-income earners, especially those on fixed public-sector salaries, highlighting a policy–practice gap, noting that issues such as high land costs, limited access to affordable finance, fragmented institutional coordination, and inadequate planning standards undermine the policy's effectiveness.

(Wanakuta, 2025) highlights that Kenya's Affordable Housing Programme is constrained by limited stakeholder participation, weak transparency, and low public trust. The study shows that inadequate inclusion of intended beneficiaries and poor communication of policy objectives have reduced public acceptance, while affordability concerns and distrust of the housing levy have excluded low-income households. The author concludes that strengthening participatory processes, improving accountability, and redesigning financing mechanisms are necessary to enhance the programme's inclusivity and effectiveness.

A study by (Okeyo, 2024), reveals that high land prices and acquisition barriers are key structural challenges that continue to limit the supply of affordable homes, an emerging issue in Kenya's housing framework. Although land affordability has a direct influence on the delivery of affordable housing, existing policies have not sufficiently ensured access to reasonably priced land for housing development, thereby constraining the scale and effectiveness of affordable housing initiatives.

(Kamande & Musili, 2025) opine that, although land reform was a central demand during the struggle for independence, post-independence governments largely maintained and reinforced systems of privilege and exclusion. As a result, land inequality has deepened over time. In Nairobi in particular, land ownership is highly concentrated in the hands of a limited number of wealthy individuals, marginalizing the majority of urban residents.

(Albuquerque, 2025) underscores current slum intervention strategies are insufficient because they are often applied as uniform, one-size-fits-all solutions, despite the deeply fragmented social, economic, environmental, and historical conditions shaping cities in sub-Saharan Africa. While strategies such as tenure security, resettlement, participatory governance, and in-situ upgrading are widely promoted, their effectiveness varies significantly across regions and cities. The study concludes the absence of context-sensitive, evidence-based frameworks to guide slum upgrading and housing interventions, leads to uneven outcomes, inefficient resource allocation, and persistent urban inequality.

(Samuel Omondi Okelo, 2024) posits that, although housing finance responds strongly to macroeconomic variables such as interest rates, inflation, and economic growth, existing policy instruments do not adequately shield low- and middle-income households from market volatility. As a result, fluctuations in monetary policy often undermine housing affordability rather than support it. Moreover, the current housing finance system relies heavily on conventional mortgage products, which largely exclude informal-sector workers and low-income earners due to stringent eligibility requirements. This reveals a significant gap in inclusive, pro-poor financing mechanisms and underscores the lack of alignment between macro-financial policy and affordable housing objectives in Kenya, limiting the effectiveness of government housing interventions.

While (Ombwayo et al., 2025) identify stakeholder involvement as a critical factor in improving project performance and strengthening implementation outcomes, (Anyango, 2022) contends that participatory approaches in slum upgrading often remain superficial due to inadequate community empowerment and weak long-term governance integration. This suggests that stakeholder participation alone may not guarantee sustainable outcomes unless supported by meaningful institutional inclusion and capacity building.

The literature reviewed underscores a persistent policy–practice gap, emphasizing the need for context-sensitive, participatory, and inclusive frameworks that align land governance, financing mechanisms, and institutional capacity with the realities of low-income urban households in Kenya and across Sub-Saharan Africa.

2.3.2 Factors affecting the implementation and long-term sustainability of social housing projects.

(Reid, 2023) in a global review of affordable housing, identifies key supply-side barriers affecting the design and construction of affordable housing, including inadequate project management capacity, weak coordination among stakeholders, and bureaucratic and political interference that lead to cost overruns and implementation delays.

The study further notes that affordable housing delivery is often undermined by homogenous housing provision and limited responsiveness to diverse household needs, resulting in reduced social acceptance and long-term sustainability. Additional constraints include skills and knowledge gaps within the construction sector, insufficient integration of environmental sustainability principles, and placemaking deficiencies that disconnect housing projects from their social and cultural contexts.

(Spaan & Abraham, 2023) identified obstacles like funding shortages, regulatory complexities, and administrative hurdles. Enablers included increased advocacy, strategic tax credit use, and reduced zoning restrictions. Although a housing supply–demand imbalance persists, emerging solutions and collaborative efforts signal a promising, equitable, and sustainable future. (Odoyi & Riekkinen, 2022) concluded "the existence of housing policy strategical themes does not translate to affordable housing development and housing affordability for low-income earners, though the effective activation and implementation of strategical themes will promote affordable housing development."

(Admasu et al., 2025) indicates that a fundamental weakness in affordable and inclusive housing policy in sub-Saharan Africa lies in the misframing of the central question of "housing for whom," leading to interventions that inadequately serve low-income populations. Policy implementation is further constrained by context-specific challenges, including limited housing market options for low-income groups, the dominance of top-down planning approaches informed by Western ideologies, ineffective enabling frameworks, and weak public–private partnerships. Although the adverse effects of neoliberal policy orientations on housing delivery are widely acknowledged, their influence remains subject to ongoing debate.

Another systematic review by (Muhammed et al., 2025) revealed that achieving affordability in developing regions requires a holistic approach that integrates material innovation with human capacity building. The review also highlights that materials commonly used in developed countries (e.g., autoclaved aerated concrete, expanded polystyrene, and light steel gauge framing) face adoption barriers in developing regions due to challenges related to supply chains, industry capacity, and regulatory frameworks" the review asserts that "achieving affordable housing depends on an integrated approach that combines locally sourced materials, innovative construction techniques, and the strategic application of critical success factors."

(Canelas, 2025) emphasizes mixed-finance housing models and private-sector participation as essential for scaling affordable housing delivery. In contrast, (Aalbers et al., 2020) argue that increasing market-oriented and financialized housing systems often prioritize profit over social inclusion, thereby reducing affordability for low-income households. This suggests that private-sector involvement can enhance housing supply, but without strong regulatory safeguards, it may undermine the social objectives of housing policy.

While Croese et al. (2016) argue that supply-driven housing approaches undermine participation and inclusivity, Madell (2025) contends that inclusionary housing policies can enhance affordability when supported by strong regulatory systems. This contradiction suggests that the effectiveness of state-led housing interventions largely depends on governance quality and implementation context.

(Wambugu, 2018), identifies inadequate government incentives, limited affordability among low-income earners, and weak effectiveness of government housing strategies as key barriers to the uptake of affordable housing. These constraints reflect broader implementation challenges, particularly the inability of existing policy frameworks to meaningfully include and support low-income households.

(Mwendwa, 2022) concluded that project management practices, notably stakeholder participation, cost control, effective scheduling, and structured risk management, have a positive and significant influence on the implementation of affordable housing projects in Mombasa County, demonstrating that enhancements in these managerial practices can improve project outcomes and reduce implementation delays and inefficiencies.

Recent global and regional literature review indicates that the implementation and sustainability of affordable and social housing are constrained by a combination of structural, institutional, and operational factors.

2.3.3 Lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya.

International experience shows that mixed-finance housing models, which combine public subsidies, private-sector investment, and concessional or development finance, are critical for scaling social housing delivery while maintaining affordability. In many countries, governments use targeted subsidies, low-interest loans, or land contributions to reduce development costs, while private developers provide construction expertise and efficiency (Canelas, 2025). Such blended approaches help bridge the financing gap that often constrains purely state-led housing programmes and reduce fiscal pressure on governments.

Brazil implemented the Minha Casa, Minha Vida (MCMV) programme in 2009 as a large-scale social housing initiative based on mixed-finance and income-linked affordability targets. The federal government provided direct subsidies and interest rate support, while private developers were responsible for housing construction. Crucially, beneficiaries were grouped into income bands, with the lowest-income households receiving the highest subsidy levels and strict price caps on housing units to prevent market capture by higher-income groups (Leite et al., 2022). Empirical studies show that linking subsidies to clearly defined household income thresholds enabled MCMV to deliver housing at an unprecedented scale, reaching millions of low- and lower-middle-income households who would otherwise have been excluded from formal housing markets (Carole Rakodi & Alain Durand-Lasserve, 2009).

While (Mwendwa, 2022) identifies project management practices such as stakeholder participation, cost control, and risk management as significant contributors to successful housing implementation, (Reid, 2023) argues that broader structural barriers including bureaucratic inefficiencies, political interference, and weak coordination continue to undermine the long-term sustainability of affordable housing projects. This implies that effective project-level management alone may be insufficient without wider institutional and governance reforms.

Chile adopted an incremental housing model in which the state subsidy was used to provide serviced plots and a basic “core house”, including essential structural elements, sanitation, and legal tenure, while deliberately leaving space for households to expand their dwellings over time. The Quinta Monroy project, led by ELEMENTAL, exemplified this approach by constructing half-finished but structurally sound housing units on serviced land, allowing residents to incrementally complete and extend their homes according to their financial capacity (McTarnaghan, 2016). Residents were able to progressively improve housing quality without displacement, while secure tenure encouraged long-term investment and neighbourhood stability.

A study by (Van Noorloos et al., 2020) argues that incremental housing reflects the lived realities of the urban poor, whose housing investments are shaped by irregular incomes, limited access to formal credit, and reliance on social networks. By providing a basic but durable housing core and secure tenure, incremental housing enables households to progressively upgrade their homes in line with changing needs and financial capacity, thereby integrating formal planning frameworks with informal building practices.

The incremental model significantly reduced upfront public costs, avoided the social failures associated with uniform developer-built housing, and supported local construction economies through household-led building activities. While challenges such as uneven housing quality emerged, the programme is widely regarded as an effective example of scalable, affordable, and socially sustainable incremental housing (Vincent Gruis, 2023).

(Van Noorloos et al., 2020), however, caution that without adequate technical guidance, infrastructure provision, and regulatory flexibility, incremental housing may reproduce inequalities in housing quality over time. Nevertheless, incremental model is positioned not as a temporary or inferior solution, but as a legitimate and scalable housing strategy that bridges formal and informal urban development processes.

A recent systematic review by (Azlan et al., 2025) examined the effectiveness of inclusionary zoning as a tool for promoting social sustainability in urban housing policy by analysing 50 empirical studies published between 2000 and 2025. The review concludes that inclusionary zoning can contribute positively to social sustainability outcomes, particularly where policies require or incentivise 20–30 per cent of housing units to be affordable. Such schemes were associated with improved social integration, access to high-opportunity neighbourhoods, and better long-term outcomes for low-income households, including education and employment prospects.

In the US, Montgomery County, Maryland, introduced one of the world's earliest and most influential inclusionary zoning policies in 1974 through the Moderately Priced Dwelling Unit (MPDU) programme. The policy requires private residential developers to set aside 12.5–15% of units as affordable housing in new developments above a minimum size threshold. In exchange, developers receive incentives such as density bonuses and expedited approvals. Affordable units are integrated within market-rate developments and are subject to long-term affordability controls, ensuring access for low- and moderate-income households (Kontokosta, 2015).

(Mukhija et al., 2015) conclude that inclusionary zoning can increase affordable housing supply and promote social integration, but there is often a trade-off between producing more units and achieving strong social-mix outcomes. Additionally, Inclusionary Zoning may cause small negative market effects, such as slightly reduced housing supply or higher prices, though these impacts are usually limited and can be reduced through cost-offsets like density bonuses and fee waivers

(Azlan et al., 2025), caution that these inclusionary zoning benefits are highly dependent on policy design, market conditions, and institutional capacity, noting that weak enforcement, inadequate incentives, or poor location choices can significantly undermine social and affordability outcomes. These international best practice highlight that scalable, affordable, and socially sustainable housing outcomes are most likely when financing, regulation, and delivery models are carefully aligned an insight of direct relevance to improving social housing implementation in Kenya.

2.4 Summary of Literature and Research Gaps

Table 2. 1 Summary of Literature and Research Gaps

Author(s) & Year	Objectives / Purpose	Key Empirical Findings	Identified Research Gaps	Focus of This Study
Croese et al. (2016)	State-led housing delivery in African cities	Large-scale housing often fails to reach the urban poor	Limited East African implementation analysis	Assess governance and affordability in Kenya
Rakodi & Durand-Lasserve (2009)	Land tenure and housing access	Tenure security improves housing access	No large-scale programme evaluation	Examine tenure mechanisms in Kenya
Mukhija et al. (2015)	Trade-offs of inclusionary zoning	IZ increases affordability but has supply–mix trade-offs	Limited informal-market evidence	Assess IZ applicability in US
Aalbers et al. (2020)	Financialisation of housing	Market-led housing excludes low-income groups	Limited African policy focus	Assess market impacts on social housing
Nzau & Trillo (2020b)	Housing affordability in Kenya	Land and finance costs constrain access	Weak programme-level analysis	Assess structural barriers in Kenya
Ochieng (2020)	Housing policy implementation in Kenya	Policy–implementation gaps persist	Limited comparative insight	Evaluate effectiveness of implementation
Van Noorloos et al. (2020)	Incremental housing in the Global South	Aligns with low-income realities	Limited African regulatory focus	Assess feasibility in Kenya
Anyango (2022)	Informal housing and livelihoods	Informality driven by affordability gaps	Weak linkage to social housing	Integrate informal realities
Odoyi & Riekkinen (2022)	Sustainable housing delivery	Sustainability often sidelined	Limited SSA housing focus	Assess sustainability in Kenya
Mwendwa (2022)	Urban governance in Kenya	Weak coordination undermines delivery	Housing-specific gaps	Assess institutional coordination
Leite et al. (2022)	Brazil MCMV programme	Income-linked subsidies enable scale	Limited African transferability	Draw lessons for Kenya
Spaan & Abraham (2023)	Affordable housing governance	Multi-actor coordination is critical	Limited Kenyan evidence	Analyse governance structures

Gruis (2023)	Alternative housing models	Incremental models reduce upfront costs	Limited informal settlement focus	Explore flexible models
Reid (2023)	Affordable housing barriers	Poor PPP design undermines outcomes	Limited Kenya-specific evidence	Analyse PPP governance
Okeyo (2024)	Kenya Affordable Housing Programme	Financing and targeting gaps remain	Limited outcome evaluation	Evaluate AHP effectiveness
Samuel Omondi Okelo (2024)	Housing affordability outcomes	Affordability mismatch persists	Weak planning integration	Assess planning–housing linkages
Albuquerque (2025)	Inclusive housing finance	Blended finance improves access	Limited SSA application	Assess finance models
Canelas (2025)	Mixed-finance housing models	Reduces fiscal burden	Limited Kenya focus	Assess mixed finance in Kenya
Wanakuta (2025)	Social housing delivery in Kenya	Institutional fragmentation limits delivery	Limited comparative analysis	Compare with best practice
Kamande & Musili (2025)	Regulatory frameworks	Regulatory rigidity affects outcomes	Limited implementation focus	Assess regulatory effectiveness
Ombwayo et al. (2025)	PPP housing projects in Kenya	Affordability and accountability issues	Limited safeguards analysis	Evaluate PPP safeguards
Azlan et al. (2025)	Inclusionary zoning review	Improves social integration	Global North bias	Assess IZ relevance
Admasu et al. (2025)	Housing in rapidly urbanising Africa	Supply lags urban growth	Limited implementation analysis	Assess scaling constraints
Muhammed et al. (2025)	Affordable housing finance	Finance gaps persist	Weak social housing linkage	Assess finance constraints
Madell (2025)	Housing policy effectiveness	Depends on institutional strength	Limited African evidence	Analyse institutional capacity

Source: Author 2026

2.5 Conceptual Framework

A conceptual framework serves as an analytical tool that a researcher uses to elucidate the underlying processes of the phenomenon being studied. It offers a comprehensive and integrated perspective on the research problem, showing how the main concepts are interconnected within the study (Liehr & Smith, 1999).

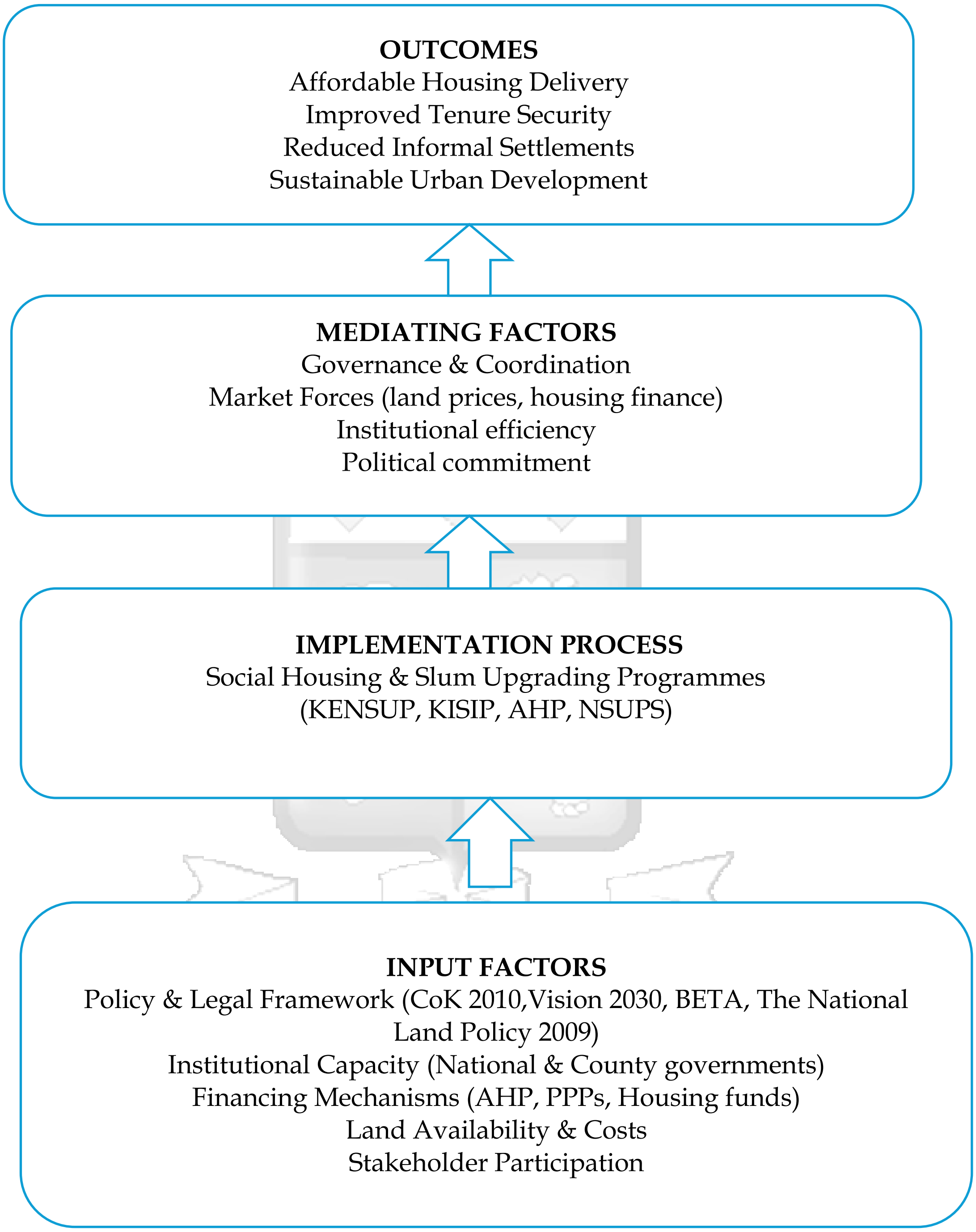

Figure 2. 1: Conceptual Framework Source: (Author 2025)

2.6 Chapter Summary

The chapter reviews literature relevant to social housing and slum upgrading in Kenya by examining theoretical frameworks, empirical studies, research gaps, and the conceptual framework guiding the study. It analyses how public policy provisions, institutional arrangements, and socio-economic factors influence the implementation and effectiveness of social housing and slum upgrading initiatives in Kenya. The review further explores the role of government interventions, stakeholder participation, financing mechanisms, and urban governance structures in shaping housing outcomes for informal settlement communities. In doing so, the chapter establishes the analytical and theoretical foundation for understanding the dynamics of inclusive housing development and informal settlement transformation in Kenya.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter details the methodology employed in the study. The methodology encompasses the research philosophy, design, population and sampling techniques, data collection methods, data analysis procedures and ethical considerations.

3.2 Research Philosophy

(Muhaise et al., 2020) describe research philosophy as the set of underlying beliefs and assumptions that guide how knowledge is generated, understood, and validated in a study. This study adopted constructivism philosophical paradigm.

Constructivism views reality as being shaped by the human mind, meaning that reality is understood as subjective rather than objective. From a constructivist perspective, knowledge and the knower are inseparable, since understanding is actively constructed rather than passively discovered (Adom, 2016).

3.3 Research Design

A descriptive research design focuses on observing and gathering data about a particular phenomenon without seeking to establish causal relationships. Its purpose is to present a clear and detailed account of the population or subject under study by identifying existing patterns, relationships, and trends within the data (Sirisilla, 2023).

Descriptive research design is widely employed across diverse fields, with its primary objective being to systematically observe and document all variables and conditions influencing a given phenomenon. This study employed a descriptive research design because it is non-invasive and does not involve the manipulation of variables or controlled conditions, making it appropriate where ethical and sensitivity concerns are important. Additionally, the design allows for the use of diverse data collection methods providing the flexibility needed to comprehensively capture the complexity of the study phenomenon (Canelas, 2025).

3.4 Population and Sampling

Population refers to the entire group of units to which the findings of a study are intended to apply. It comprises all units that share the characteristics relevant to the variables under investigation and from which research findings can be generalised (Shukla, 2020).

The target population for this study consisted of key stakeholders involved in social housing and slum upgrading policy formulation, implementation, regulation, and advocacy in Kenya. The population included officials from national and county government institutions responsible for housing and urban development, professionals in housing and urban planning, representatives from non-governmental and community-based organisations involved in informal settlement upgrading, development partners, academics and researchers in housing and urban policy, and representatives from communities living in informal settlements.

This study relied on purposive sampling because it allows the deliberate selection of participants who possess specific characteristics that are directly relevant to the research objectives. Unlike random sampling, which prioritises broad representation, purposive sampling enables the researcher to focus on key informants with appropriate knowledge, experience, or involvement in the study subject, thereby ensuring the collection of rich and relevant data aligned with the aims of the research (Campbell et al., 2020). Participants were selected purposively based on explicit inclusion criteria; direct involvement in housing policy or slum upgrading initiatives, relevant professional expertise or experience, and adequate knowledge of social housing implementation and governance in Kenya.

The study continued interviewing participants until data saturation was achieved, a point at which including additional participants no longer yielded new or significant insights. This principle is often described as the power of information (Baker & Edwards, 2012). While achieving saturation was the primary objective, expert guidance was considered, suggesting an average sample size of 20 for a master's thesis and 50 for a PhD study (Baker & Edwards, 2012). Neuman (2003) asserts that in qualitative research, saturation is more important than representativeness, and the sample size is not be determined through statistical calculations.

Table 3. 1 Sample Size

S.N	Category	Sample
1	National Government Officials	4
2	County Government Officials	3
3	Representatives from NGOs and Civil Society Organizations	2
4	Academics	2
5	Housing and urban development professionals	2
6	Community representatives	2
7	Development Partners & Donors – UN Habitat, World Bank	2
8	Consultants – Achitects , QS	2

9	Policy Experts - KIPPRA	2
	Total	21

Source: Author 2026

3.5 Data Collection

The study utilised Key Informant Interviews as the primary method of data collection. This approach was guided by a set of predetermined questions while allowing flexibility for probing and follow-up to capture additional insights as they arise. Semi-structured interviews are particularly appropriate where participants are interviewed only once and where the collection of clear, comparable, and reliable qualitative data is required within a limited interaction. Furthermore, this method is well suited to exploring complex issues, contexts, or experiences that are not yet fully understood and can inform the development of more structured research instruments in later stages of the study (Ruslin et al., 2022)

Interviews were conducted physically and virtually with purposively selected key informants. With participants' consent, interviews were audio-recorded to ensure accuracy and completeness of responses. The recorded interviews were then transcribed verbatim and organised systematically to facilitate thematic analysis.

3.6 Data Analysis

This study employed thematic analysis as its qualitative data analysis technique. According to (Ahmed et al., 2025), thematic analysis is a method that offers a systematic yet flexible framework for identifying, analysing, and interpreting patterns or themes within a dataset. Its adaptability and accessibility make it particularly suitable for exploring meaningful insights without being constrained by a specific theoretical or epistemological position.

The thematic analysis was done using the latest Nvivo software and it followed a structured six-phase approach. First, the researcher familiarised themselves with the data through repeated reading of the interview transcripts while recording initial observations. Second, meaningful data segments were systematically coded to generate initial codes across the dataset. In the third phase, these codes were examined and grouped to identify potential themes that reflect recurring patterns of meaning.

The fourth phase involved reviewing and refining the emerging themes to ensure they are coherent, distinct, and accurately grounded in the data. In the fifth phase, each theme was clearly defined and named, clarifying its core meaning and relevance to the research questions. Finally, the sixth phase involved producing a comprehensive report in which the themes are presented, supported by empirical evidence, and interpreted in relation to the wider context of the study (Braun & Clarke, 2012).

3.7 Research Quality – Validity, Reliability and objectivity of the research

Validity refers to the extent to which a research instrument accurately measures the concept it is designed to assess, ensuring that the conclusions drawn from the results are appropriate and meaningful. Reliability, on the other hand, relates to the consistency and stability of measurements over time, indicating the dependability of the findings produced. Together, validity and reliability are fundamental to ensuring that research outcomes are credible, trustworthy, and methodologically sound, and they determine the extent to which findings can be confidently accepted and applied in both academic and practical contexts (Andersson et al., 2024).

To enhance validity and reliability, this study adopted several measures. First, all key variables were clearly defined to improve accuracy, consistency, and clarity in data interpretation, thereby supporting a coherent and rigorous analysis. An appropriate sample size was also determined to strengthen the credibility and relevance of the findings. In addition, a pilot study was conducted prior to the main data collection to identify and resolve potential weaknesses in the research instrument. Insights from the pilot study informed refinements to the interview guide, enhancing its effectiveness and precision. Finally, the study has openly acknowledged the limitations inherent in the research design and methodology, promoting transparency and reinforcing the overall validity and trustworthiness of the findings.

3.8 Ethical Considerations

Prior to data collection, the study obtained approval from the Strathmore University Research Ethics Committee SU-ISERC3201/25 *(Appendix 2)* and the National Commission for Science, Technology, and Innovation (NACOSTI) Ref No: 365709 *(Appendix 3)*. Throughout the research process, strict ethical standards were observed, including securing informed consent from all participants and providing clear briefings on the purpose and nature of the study. Participant confidentiality and anonymity were safeguarded through the use of coding and anonymisation procedures to protect personal information. Participation was entirely voluntary, and participants had the right to withdraw from the study at any stage without penalty. In addition, transparency was ensured through clear documentation of data collection and analysis procedures, alongside acknowledgement of any potential biases or limitations.

3.9 Chapter Summary

This chapter presents the research methodology adopted for the study, outlining the research philosophy, research design, target population, sampling procedures, data collection methods, and data analysis techniques employed. It also explains the measures undertaken to ensure the quality of the research through validity, reliability, and objectivity, and concludes by highlighting the ethical considerations observed throughout the study.

CHAPTER FOUR: PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter presents the research findings derived from the thematic analysis of qualitative data collected from key stakeholders involved in social housing delivery and informal settlement upgrading in Kenya. The study sought to generate insights into the effectiveness of the existing social housing policy and regulatory framework, the factors influencing the implementation and long-term sustainability of social housing initiatives, and the lessons and best practices from international experiences that can inform improved housing strategies.

The findings are organized around three key themes corresponding to the study objectives. The results reflect the perspectives and experiences of various stakeholders, including government institutions, housing professionals, non-governmental organizations, and community representatives.

4.2 Response Rate

The study achieved a response rate of 80.95%, with 17 out of the 21 targeted respondents successfully participating in the interviews. In contemporary research practice, obtaining a high response rate is considered critical for ensuring the credibility and reliability of study findings. Conversely, low response rates can introduce non-response bias, thereby compromising the representativeness of the data and weakening the overall validity of the research outcomes (Shiyab et al., 2023).

Table 4. 1 Response Rate

S.N	Category	Targeted Sample	Respondents
1	National Government Officials	4	3
2	County Government Officials	3	1
3	Ministry - Housing and urban development	3	3
4	Representatives from NGOs and Civil Society	2	2
5	Academics	2	2
6	Community representatives	2	2
7	Development Partners UN Habitat, World Bank	2	2
8	Private Sector/Consultants – Achitects , QS	2	1
9	Policy Experts - KIPPRA	2	1
	Total	**21**	**17**

Source: Author (2026)

4.3 An appraisal of the existing social housing policy framework in Kenya: specific gaps and emerging issues

Table 4. 2 Specific Gaps and Emerging Issues Identified

Main Theme	**Specific Areas Identified**	**Academia**	**Civil society**	**Community Reps**	**County officials**	**Dev Partners**	**KIPPRA**	**Min of Housing**	**National Government off.**	**Private Sec**	**Total**	**% (percentage)**
Policy Fragmentation & Weak Coherence	Undefined stakeholder roles and overlapping mandates	-	*1/2*	*1/2*	*1/1*	-	*1/1*	*2/3*	*2/3*	*1/1*	*9/17*	**53**
	Poor coordination between national and county governments	-	*2/2*	*1/2*	*1/1*	*2/2*	*1/1*	*2/3*	*3/3*	*1/1*	*13/17*	**76**
	Inconsistency of housing policies	*1/2*	*1/2*	*2/2*	*1/1*	*1/2*	*1/1*	*1/3*	*3/3*	*1/1*	*12/17*	**71**
	Unequal prioritization of housing across counties	*1/2*	*1/2*	*1/2*	*1/1*	*1/2*	*1/1*	*2/3*	*1/3*	*1/1*	*10/17*	**59**
Financing & Accountability Gaps	Controversial housing levy applied universally	*1/1*	*2/2*	*1/2*	-	-	-	*3/3*	*2/3*	-	*9/17*	**53**
	Funding constraints undermining housing programs	*2/2*	*2/2*	-	*1/1*	*2/2*	*1/1*	*2/3*	*3/3*	*1/1*	*14/17*	**82**
	Lack of clarity on financing sources	*1/2*	*1/2*	*1/2*	*1/1*	*2/2*	-	-	*2/3*	*1/1*	*9/17*	**53**
Equity & Inclusiveness	Unequal access to housing benefits	*1/2*	*2/2*	*1/2*	*1/1*	-	-	*2/3*	*2/3*	*1/1*	*10/17*	**59**

	Tokenistic community involvement	*1/2*	*2/2*	*2/2*	*1/1*	*1/2*	-	*2/3*	*1/3*	-	*9/17*	**53**
	Barriers to meaningful participation	*1/2*	*2/2*	*2/2*	*1/1*	*1/2*	*1/1*	*2/3*	*2/3*	*1/1*	*14/17*	**82**
Land Tenure insecurity	Lack of ownership documentation (title deeds)	*1/2*	*2/2*	*1/2*	*1/1*	*2/2*	*1/1*	*3/3*	*3/3*	*1/1*	*15/17*	**88**
	Land disputes and court delays	-	*1/2*	*1/2*	*1/1*	*1/2*	*1/1*	*3/3*	*2/3*	-	*10/17*	**59**
	Fear of displacement among informal settlement residents	*1/2*	*2/2*	1/2	1/1	1/2	-	2/3	1/3	1/1	10/17	**59**
	Land availability constraints for social housing	-	1/2	1/2	-	1/2	1/1	2/3	2/3	1/1	9/17	**53**

Source: Author 2026

4.3.1 Policy Fragmentation & Weak Coherence

The findings indicate that policy fragmentation and weak institutional coherence remain significant barriers to the effective implementation of social housing and slum upgrading initiatives in Kenya. While multiple policy instruments recognize housing as a national priority, they operate in parallel rather than as a fully integrated system. For instance, Kenya Vision 2030, the National Housing Policy (2016), and the Affordable Housing Programme all promote increased housing supply, yet they provide limited clarity on how national and county governments should coordinate implementation (Ochieng, 2020).

Similarly, programmes such as KISIP emphasize multi-stakeholder collaboration, but do not institutionalize coordination mechanisms or clearly define roles and responsibilities across agencies, resulting in overlaps, duplication, and inefficiencies. This is consistent with evidence that fragmented actor involvement and lack of structured coordination frameworks weaken programme effectiveness and sustainability (Wainaina et al., 2023).

A majority of respondents highlighted poor coordination between national and county governments, many respondents identifying this as a major issue. Stakeholders noted that housing policy responsibilities are distributed across multiple institutions, including the national government, county governments, land administration agencies, and infrastructure providers, often resulting in overlapping mandates and coordination failures.

One county official observed that the presence of several agencies with overlapping responsibilities creates service delivery gaps and delays in project implementation. Similarly, community representatives indicated that inconsistent communication between national and county governments often slows decision-making and implementation processes. Further evidence of weak policy coherence emerged in relation to inconsistent housing policies and uneven prioritization of housing across counties. Stakeholders emphasized that frequent policy changes associated with political transitions can disrupt ongoing housing projects and undermine long-term planning. As one academic respondent noted, a change in government can lead to the termination or redesign of existing housing initiatives, thereby affecting policy continuity and implementation effectiveness.

Unequal prioritization of housing across counties was also identified as a significant challenge affecting the implementation of social housing initiatives. Respondents noted that some counties allocate greater attention and resources to housing development, while others prioritize different development sectors, resulting in uneven progress in slum upgrading efforts. This disparity often leads to unequal access to housing opportunities and infrastructure improvements for residents of informal settlements across different regions. Furthermore, variations in county-level political commitment and administrative capacity contribute to differences in the scale and effectiveness of housing programmes implemented at the local level.

While most respondents agreed that weak institutional coordination and inadequate financing constrain social housing implementation in Kenya, a divergent view emerged among some participants who argued that the primary challenge is not policy inadequacy, but weak enforcement and political interference during implementation.

"There has not been a clear-cut role system that defines the responsibilities of each stakeholder… mandates can easily overlap." CS 2

"Projects tend to slow down when there are political differences between the National government and County governments." MH 2

The national government does not always speak the same language with county governments. As a result, there have been delays…": CR 1

Multiple agencies with overlapping mandates, the State Department for Housing, county governments, the National Land Commission, and water utilities, create coordination failures and service delivery gaps. CGO I

4.3.2 Financing and Accountability Gaps

The findings reveal that financing and accountability gaps remain significant challenges affecting the implementation of social housing and slum upgrading initiatives in Kenya. Existing policy frameworks place significant emphasis on market-led delivery models and public–private partnerships, yet they lack sufficiently detailed provisions on financing structures, affordability safeguards, and accountability mechanisms. The Affordable Housing Programme promotes PPPs but does not clearly define risk-sharing arrangements, long-term subsidy structures, or enforcement mechanisms to ensure affordability for low-income groups, a gap that reflects broader concerns about weak institutional and regulatory frameworks in housing delivery and financing (Admasu et al., 2025; Nzau & Trillo, 2020b).

One of the issues raised by respondents relates to the controversial housing levy, which has been criticized for applying uniformly to all workers regardless of whether they are potential beneficiaries of the affordable housing programme. Some stakeholders argued that the universal nature of the levy raises concerns about fairness and equity, particularly among individuals who may not directly benefit from the housing units being developed. This has generated debate among civil society actors and other stakeholders regarding the appropriateness of the financing mechanism and its implications for public trust in the housing programme.

In addition, respondents highlighted funding constraints and limited financial sustainability as key barriers to the successful implementation of social housing initiatives. Stakeholders observed that available public resources and donor funding are often insufficient to support the scale of investment required to address Kenya’s large housing deficit. As a result, many housing programmes struggle to expand or sustain long-term implementation. Furthermore, concerns were raised regarding the lack of clarity on financing sources for certain housing initiatives, with some respondents emphasizing the importance of transparency and accountability in mobilizing funds for housing development. Strengthening financial oversight and establishing clear and sustainable financing mechanisms were therefore identified as critical steps toward improving the effectiveness and credibility of social housing programmes in Kenya.

Most participants agreed that affordability remains a major barrier to social housing uptake; however, some respondents argued that the problem is also linked to low public awareness and mistrust surrounding government-led housing programmes.

"The affordable housing program has particularly been criticized for introducing a housing levy which applies to all people including those who do not require the affordable houses." CS 2
"Financial constraints significantly limit the implementation of social housing projects in Kenya …" DP 2
I also believe that the funding that these initiatives receive from donors is not sufficient enough to sustain the projects. AC 2
"…He should state clearly the sources of those funds because we would not want our people's houses to be built with money from corrupt deals." CS 2

4.3.3 Equity and Inclusiveness Issues

The findings indicate that equity and inclusiveness challenges continue to affect the effectiveness of social housing and slum upgrading initiatives in Kenya. Several respondents expressed concerns regarding unequal access to housing benefits, noting that although the affordable housing programme is intended to benefit low- and middle-income households, many potential beneficiaries still feel excluded from the scheme. Some stakeholders observed that despite contributing to the housing levy, certain groups such as public sector workers and individuals in the informal sector remain uncertain about their chances of accessing the housing units. This perception has created skepticism among some contributors who feel that the benefits of the programme may not be equitably distributed across all groups.

Although the majority of respondents viewed stakeholder participation as essential for sustainable slum upgrading, a few participants contended that excessive consultation processes often slow project implementation and delay service delivery.

"As I speak right now, I don't know of any teacher who has benefited from the affordable housing program." CS 1
Housing levy deductions were effected to all of us, but if you ask me whether I see myself owning an affordable house in the future, the answer is certainly 'NO". It beats logic to make contributions every month to buy houses that are only real through imagination. Min of Housing & urban Dev official 3

Communities were more or less briefed on what had already been planned… you just listen and adjust yourself to conform." CR

"Community participation is sometimes dominated by elites together with those who are politically connected" MH 2

Engaging people in community participation processes with high illiteracy levels becomes a bit tricky since they might never grasp some of the concepts that are discussed. AC 2

4.3.4 Land Tenure Insecurity and Constraints in Social Housing Development

Land tenure insecurity was observed as a major barrier to the effective implementation and uptake of social housing initiatives in Kenya. A key challenge is the lack of formal ownership documentation, such as title deeds, which creates ambiguity over who legally owns a piece of land. This insecurity often leads to disputes, particularly in informal settlements, where competing claims can escalate into conflicts. Such disputes undermine trust in housing initiatives and can stall or derail planned projects.

While the National Land Policy (2009) and the Constitution of Kenya (2010) recognize the importance of secure land rights, they do not provide explicit, operational mechanisms for allocating, reserving, or servicing land specifically for social housing development. This reflects broader evidence that weak integration between land governance and housing policy frameworks undermines effective housing delivery (Nzau & Trillo, 2020b).

As a result, housing programmes continue to be affected by high land costs, speculative land markets, complex tenure arrangements, and delays in land acquisition, which constrain affordability and scalability. Empirical studies show that structural and institutional inefficiencies in land systems significantly limit access to serviced land for low-income housing (Wainaina et al., 2023; Admasu et al., 2025). Informal settlements, in particular, are characterized by insecure tenure, which undermines investment in housing improvements and complicates upgrading initiatives.

In addition, the study found that ownership ambiguities, land-related court processes contribute to significant delays in the realization of housing programs. Unresolved land disputes often result in prolonged litigation, which slows down construction timelines and impedes the efficient allocation of housing resources. These legal bottlenecks exacerbate project costs and hinder the timely delivery of affordable housing units to the intended beneficiaries.

Another critical aspect of land tenure insecurity is the fear of displacement among residents of informal settlements. Without formal recognition of land rights, residents are often apprehensive about participating in redevelopment or social housing projects, worrying that they may be evicted. This fear can reduce community engagement, limit participation in housing programs, and increase resistance to policy interventions. Although programmes such as KISIP attempt to address tenure security through regularization and titling, these efforts are often project-based and not fully institutionalized, limiting their long-term impact. This aligns with findings that housing interventions in Kenya often lack sustained, system-wide approaches to tenure security and land management (Ochieng, 2020; Wanakuta, 2025).

Finally, the availability of suitable land remains a structural constraint for social housing development. Even when tenure issues are addressed, finding appropriately located plots for large-scale affordable housing is challenging. The scarcity of prime land, coupled with high demand in urban centers, constrains the expansion of social housing and limits opportunities for equitable access.

"People often engage in fighting over land ownership claims especially in slum areas because there is no clear ownership documentation. No title deeds issued." CS 1

"Common challenges include land tenure complexities." DP 2

"Court cases emerge leading to unnecessary delays in the implementation of the housing ideas." CR1

"Residents often fear that redevelopment projects may lead to eviction or displacement if their land tenure is not formally recognized." NGO 1

4.4 Factors affecting the implementation and long-term sustainability of social housing projects.

Table 4. 3: Factors affecting the implementation and long-term sustainability of social housing projects.

Main Theme	Specific Areas Identified	Academia	Civil society	Community Reps	County officials	Dev Partners	KIPPRA	Min of Housing	National Government officials	Private Sec	Total	% (percentage)
Financial viability and affordability	Government housing programs face financial shortfalls	*2/2*	*2/2*	*2/2*	*1/1*	*1/2*	*1/1*	*3/3*	*3/3*	*1/1*	*16/17*	***94***
	Prices of affordable houses remain out of reach for low-income earners	*1/2*	*2/2*	*2/2*	*1/1*	-	-	*2/3*	*3/3*	*1/1*	*12/17*	***71***
	Rising construction costs and land prices undermine sustainability	*1/2*	*1/2*	*1/2*	*1/1*	*1/2*	*1/1*	*3/3*	*2/3*	*1/1*	*12/17*	***71***
Institutional capacity and governance strength	Inadequate project management skills and technical expertise	*1/2*	-	*1/2*	*1/1*	*1/2*	*1/1*	*2/3*	*2/3*	*1/1*	*10/17*	***59***
	Weak monitoring and evaluation frameworks for sustainability	*1/2*	*1/2*	*1/2*	*1/1*	-	*1/1*	*2/3*	*2/3*	*1/1*	*10/17*	***59***
	Leadership turnover and political interference affecting continuity	*1/2*	*2/2*	*1/2*	*1/1*	*1/2*	-	*2/3*	*2/3*	*1/1*	*11/17*	***65***

Community ownership and social acceptance	Low levels of resident buy-in and ownership of projects	*1/2*	-	*1/2*	*1/1*	*1/2*	-	*2/3*	*2/3*	*1/1*	*9/17*	***53***
	Tokenistic participation undermining trust and legitimacy	*1/2*	*2/2*	*2/2*	*1/1*	-	-	*3/3*	*3/3*	*1/1*	*13/17*	***76***
	Social exclusion of vulnerable groups reducing long-term uptake	*1/2*	-	*2/2*	*1/1*	*1/2*	*1/1*	*3/3*	*3/3*	*1/1*	*13/17*	***76***
Market and economic dynamics	Private developer profit orientation	*1/2*	*1/2*	*1/2*	*1/1*	-	-	*2/3*	*3/3*	*1/1*	*10/17*	***59***
	Limited access to mortgage and housing finance	1/2	2/2	-	*1/1*	*1/2*	*1/1*	*2/3*	*2/3*	-	*10/17*	***59***
	Housing demand pressures from urban population growth	1/2	1/2	-	-	-	*1/1*	*3/3*	*3/3*	*1/1*	*10/17*	***59***
	Market barriers to affordable housing supply	-	1/2	*1/2*	*1/1*	-	*1/1*	*2/3*	*2/3*	*1/1*	*9/17*	***53***
	Income instability among low-income households	-	1/2	*2/2*	-	*1/2*	-	*2/3*	*2/3*	*1/1*	*9/17*	***53***

Source: Author 2026

4.4.1 Financial Viability and Affordability Challenges

Financial viability and affordability remain critical challenges affecting the sustainability and effectiveness of government-led social housing initiatives. One of the key issues is the financial shortfalls experienced in the implementation of housing programs. Stakeholders indicated that some government housing initiatives have struggled to achieve their intended outcomes due to inadequate funding and financial constraints. These financial limitations affect project completion timelines, the scale of housing delivery, and the overall sustainability of the programs.

Another major concern is that the prices of houses categorized as affordable remain beyond the reach of many low-income earners. Stakeholders pointed out that individuals within lower income brackets, including salaried workers, may struggle to meet the payment requirements associated with these housing units. When housing prices exceed the financial capacity of intended beneficiaries, the likelihood of payment defaults increases, which in turn undermines the long-term viability of housing programs designed under rent-to-own or mortgage-based models.

In addition, rising construction costs and increasing land prices further complicate the affordability of social housing. The cost of building materials, labor, and land acquisition significantly influences the final selling price of housing units. As these costs continue to rise, developers often pass them on to buyers, leading to higher house prices. This trend undermines the core objective of affordable housing programs, which is to provide accessible housing to low- and middle-income households.

"KENSUP as I know it wasn't and has not been that successful. It suffered many challenges including financial constraints…." CS 1

"As teachers we have been cautioning against charging unaffordable prices on the affordable houses since this would most likely lead to default in payments by beneficiaries." CS 1

"Construction costs and land prices make the prices of these houses shoot upwards." CR 1

4.4.2 Institutional Capacity and Governance Strength

Institutional capacity and governance structures play a critical role in determining the sustainability and effectiveness of social housing programs. One of the key institutional challenges identified is inadequate project management capacity and limited technical expertise within implementing institutions. Stakeholders noted that bureaucratic processes and slow administrative procedures often delay project approvals and implementation. When decision-making processes involve multiple offices without clearly defined timelines, housing projects experience significant delays, which ultimately affects the timely delivery of housing units.

Another governance concern relates to weak monitoring and evaluation frameworks. Effective monitoring systems are essential for assessing whether housing programs are meeting their intended objectives, including affordability, accessibility, and sustainability. However, stakeholders indicated that there are gaps in the existing monitoring mechanisms used to track project performance and outcomes. Without robust monitoring and evaluation frameworks, it becomes difficult to assess the effectiveness of housing initiatives, identify implementation challenges, and make timely adjustments to improve program performance.

Leadership instability and political dynamics also pose significant challenges to the continuity of housing projects. Changes in political leadership can disrupt ongoing initiatives, particularly when new administrations shift priorities or alter previously established implementation plans. Such disruptions can lead to stalled projects, delayed funding, or changes in project direction, all of which undermine long-term sustainability. Additionally, political influence can shape public perception and community response to housing initiatives, sometimes generating resistance among local populations.

Overall, weaknesses in institutional capacity, monitoring systems, and governance stability create significant barriers to the effective implementation of social housing programs. Strengthening institutional coordination, improving project management capabilities, establishing robust monitoring and evaluation systems, and safeguarding housing initiatives from political disruption are essential steps toward ensuring the sustainability and success of these programs.

"Approvals take too long because files move from one office to another without clear timelines." MH 2
"We don't have a proper monitoring system to track whether housing projects are meeting their objectives." KP
"Projects stall when political leadership changes, continuity is a major sustainability challenge." NGO 2.
The majority of those who showed resistance were incited by certain irate politicians. MH 2

4.4.3 Community Ownership and Social Acceptance

Community ownership and social acceptance are important factors that influence the long-term sustainability of social housing initiatives. One of the key challenges identified is the low level of resident buy-in and ownership of housing projects. In many cases, communities are not meaningfully involved in the planning and decision-making processes of housing programs. Instead, residents are often informed about decisions that have already been made, which limits their ability to contribute to the design, implementation, and management of the projects. This limited engagement reduces the sense of ownership among community members and can weaken support for the initiatives.

Another related concern is tokenistic participation, where community involvement exists only in form rather than in substance. When consultations are conducted merely as a procedural requirement rather than as genuine platforms for dialogue, communities may feel excluded from decision-making processes. Such practices undermine trust between the government and local communities, as residents perceive that their views and needs are not adequately considered. Over time, this perception can erode the legitimacy of housing programs and increase resistance to their implementation.

Social exclusion of vulnerable groups also presents a significant challenge to the uptake and sustainability of social housing initiatives. Programs designed to address housing affordability are often intended to benefit low- and middle-income households, yet some groups still find themselves excluded from accessing these opportunities. When certain segments of the population, such as lower-income workers or marginalized groups, are unable to benefit from housing programs, the overall goal of equitable housing provision is undermined.

Limited community participation, tokenistic engagement practices, and the exclusion of vulnerable groups weaken social acceptance and long-term uptake of social housing projects. Strengthening participatory planning processes, ensuring inclusive decision-making, and fostering meaningful engagement with communities can enhance trust, improve project legitimacy, and increase the sustainability of housing initiatives.

"Communities were more or less briefed on what had already been planned… you just listen and adjust yourself to conform." : CR

"Sometimes, locals feel bullied by the government because decisions are made without their involvement." CS1

"As I speak right now, I don't know of any teacher who has benefited from the affordable housing program." CS 1

4.4.4 Market and Economic Dynamics

Market and economic dynamics were identified to significantly influence the sustainability and effectiveness of social housing programs. One of the key issues highlighted by stakeholders is the profit-oriented nature of private developers involved in housing delivery. Although the private sector plays a critical role in housing provision, particularly through public–private partnerships, developers often prioritize market segments with greater purchasing power. This approach can limit the availability of truly affordable housing units for low-income populations, as developers tend to focus on projects that guarantee higher financial returns.

Limited access to mortgage and housing finance is another major challenge affecting both developers and potential homeowners. Stakeholders noted that developers frequently face constraints in securing affordable financing for housing projects, which affects the scale and pace of housing development. At the same time, households experience difficulties accessing formal housing finance due to strict lending requirements and limited financial inclusion. The low level of mortgage penetration in Kenya further constrains the expansion of homeownership opportunities, particularly for low- and middle-income earners. Even initiatives designed to improve access to housing finance have had limited impact on low-income groups, largely because many potential beneficiaries lack the collateral required by financial institutions.

Rapid urbanization also exerts significant pressure on housing demand. As urban populations continue to grow, the demand for housing has increasingly outpaced supply. This imbalance has contributed to the expansion of informal settlements, where overcrowding and inadequate living conditions are common. The inability of formal housing markets to keep up with population growth creates additional challenges for governments attempting to provide affordable and adequate housing.

Land availability and location further complicate housing affordability. In many cases, affordable housing projects are developed in areas far from major employment centers due to the scarcity and high cost of land in central urban locations. While such developments may reduce construction costs, they can increase transportation expenses for residents who must commute long distances to work. These additional costs undermine the affordability of the housing units and reduce their attractiveness to potential beneficiaries.

Income instability among low-income households also affects the sustainability of housing programs. A significant proportion of potential beneficiaries work in the informal sector, where income is often irregular and unpredictable. This makes it difficult for households to consistently meet housing payment obligations, particularly under rent-to-own or mortgage-based models. As a result, financial uncertainty among low-income earners can increase the risk of payment defaults and limit the long-term viability of housing initiatives.

Overall, market incentives, limited access to housing finance, rapid urbanization, land constraints, and income instability collectively shape the economic environment within which social housing programs operate. Addressing these structural challenges requires improved housing finance systems, stronger incentives for private sector participation in low-income housing, better urban planning, and targeted policies that align housing affordability with the economic realities of the intended beneficiaries.

"The private sector plays a central role in housing delivery, especially through public-private partnerships, but developers tend to target market segments with purchasing power." KP
"Developers and households struggle with limited access to affordable finance." DP 2
"Mortgage penetration in Kenya remains low, often estimated at less than 3 per cent of GDP, limiting access to formal housing finance." KP
"The Kenya Mortgage Refinance Company has had minimal low-income impact because the constraint is collateral availability." CO1
"Rapid urbanization has outpaced housing supply, resulting in the growth of informal settlements characterised by overcrowding,." PS
"In other cases you find that due to unavailability of land in central places, some affordable houses are being constructed very far away from where people work. As a result they incur extra expenses on transport further worsening the affordability of those houses" CS 1
"Many potential beneficiaries work in the informal sector, making it difficult for them to consistently meet housing payment obligations." NGO 2

4.5 Lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya.

Table 4. 4: Lessons and best practices from other contexts

Main Theme	**Specific Areas Identified**	**Academia**	**Civil society**	**Community Reps**	**County officials**	**Dev Partners**	**KIPPRA**	**Min of Housing**	**National Government off.**	**Private Sec**	**Total**	**%(percentage)**
Innovative financing models	Public-private partnerships (PPP) as sustainable funding mechanisms	*1/2*	-	*1/2*	*1/2*	-	*1/1*	*3/3*	*2/3*	*1/1*	*10/17*	**59**
	Community savings and cooperative housing schemes	*1/2*	*1/2*	*1/2*	-	*1/1*	-	*1/3*	*2/3*	*1/1*	*8/17*	**47**
	Blended financing models for social housing	*1/2*	*1/2*	-	-	-	*1/1*	*2/3*	*2/3*	*1/1*	*8/17*	**47**
Inclusive governance and participation	Participatory planning approaches from other countries	*1/2*	*2/2*	*2/2*	*1/1*	*1/2*	*1/1*	*3/3*	*2/3*	*1/1*	*14/17*	**82**
	Empowerment of local communities in decision-making	*2/2*	*2/2*	*1/2*	*1/1*	-	*1/1*	*3/3*	*3/3*	*1/1*	*14/17*	**82**

	Strong accountability frameworks ensuring trust	2/2	1/2	1/2	-	1/2	-	2/3	2/3	-	9/17	**53**
Design and infrastructure	Environmentally friendly housing solutions (green building, renewable energy)	-	2/2	-	1/1	-	1/1	3/3	2/3	1/1	10/17	**59**
	Integration of housing with transport, schools, and health facilities	1/2	1/2	2/2	1/1	-	1/1	2/3	2/3	-	10/17	**59**
	Long-term maintenance strategies to ensure durability	1/2	1/2	1/2	-	-	1/1	2/3	2/3	1/1	9/17	**53**
Policy and institutional best practices	Clear role definition and coordination mechanisms	-	1/2	2/2	1/1	1/2	1/1	3/3	3/3	1/1	13/17	**76**
	Strong monitoring and evaluation systems	1/2	-	1/2	1/1	1/2	1/1	2/3	2/3	-	9/17	**53**
	Adaptive policies responding to changing urban dynamics	1/2	-	2/2	-	1/2	-	2/3	2/3	1/1	9/17	**53**
	Institutionalized housing financing systems	1/2	1/2	1/2	1/1	-	1/1	2/3	2/3	1/1	10/17	**59**

Source: Author 2026

4.5.1 Innovative Financing Models

Innovative financing models are increasingly recognized as essential for improving the sustainability and scalability of social housing programs. One important mechanism is the use of public–private partnerships (PPPs), which bring together government and private sector resources to finance and implement housing projects. Through these arrangements, the private sector can contribute capital, technical expertise, and efficiency in project delivery, while the government provides regulatory support, land, and policy incentives.

Literature from Brazil's Minha Casa, Minha Vida (MCMV) programme (Leite et al., 2022), demonstrates that mixed-finance models, combining public subsidies with private sector delivery, are effective in scaling affordable housing while maintaining affordability through income-linked targeting. This is reinforced by global analyses (Canelas, 2025), which show that blended finance reduces fiscal pressure on governments while expanding housing supply.

Community-based financing mechanisms, such as savings groups and cooperative housing schemes, were identified by stakeholders as offering alternative pathways for improving housing access among low-income households. Cooperative models enable community members to pool resources collectively to finance housing development. Through this approach, members contribute regular savings that can be used to acquire land, construct houses, or access credit. Such models can strengthen community ownership while also making housing more accessible to households that may not qualify for conventional mortgage financing.

Blended financing models were noted to represent a promising approach to strengthening social housing initiatives. These models combine different sources of funding including public resources, private investment, donor funding, and community contributions, to reduce financial risks and expand the pool of available capital for housing development. Blended finance mechanisms can also be complemented by micro-finance solutions and low-interest mortgage products tailored to low-income households. By integrating multiple financing sources, these models help bridge financing gaps that often limit the implementation and scalability of affordable housing programs.

The innovative financing mechanisms such as PPPs, cooperative housing schemes, and blended financing approaches provide viable options for addressing funding challenges in social housing. When effectively designed and supported by enabling policies, these models can enhance financial sustainability, expand housing access for low-income populations, and strengthen the long-term viability of housing programs. evidence from the United States' Low-Income Housing Tax Credit (LIHTC) model (Wijburg, 2024; Desai et al., 2010) highlights the role of tax-based incentives in mobilizing private capital for affordable housing development.

"The private sector plays a central role in housing delivery, especially through public-private partnerships (PPPs) arrangements. However, private developers tend to target market segments with purchasing power." KP

"…In that country, small scale cooperatives do the financing of social housing programs enabling low income families to secure affordable housing." AC 1

"Develop blended financing models, support housing cooperatives, and expand access to micro-finance and low-interest mortgages for low-income households." NGO 2

4.5.2 Inclusive Governance and Participation

Inclusive governance and meaningful participation are critical for the sustainability and effectiveness of social housing programs. One of the key approaches emphasized by stakeholders is participatory planning, which involves engaging communities throughout the different stages of housing development, including planning, design, and implementation. When communities are actively involved in these processes, housing initiatives are more likely to reflect the needs and priorities of the intended beneficiaries. Participatory approaches also enhance the legitimacy of housing programs, improve targeting of beneficiaries, and contribute to long-term sustainability by fostering a sense of shared responsibility among stakeholders.

Closely related to participatory planning is the empowerment of local communities in decision-making processes. Stakeholders highlighted the importance of ensuring that residents are not merely passive recipients of housing projects but active contributors to the development process. Empowering communities to participate in decisions concerning housing design, implementation strategies, and management structures strengthens their sense of ownership and accountability. This inclusive approach also helps ensure that housing solutions are contextually appropriate and responsive to the socio-economic realities of the communities they are meant to serve.

Experiences from Nigeria's slum upgrading interventions (Bakare, 2024; Richard et al., 2023) illustrate that top-down approaches, particularly eviction and relocation, undermine livelihoods and social cohesion, often triggering resistance. Further, studies in Sub-Saharan Africa (Ombwayo et al., 2025; Albuquerque, 2025) emphasize that lack of structured stakeholder engagement frameworks reduces effectiveness and weakens socio-economic outcomes. The findings supports Institutional Theory's argument that collaborative governance and institutional participation are essential for effective and sustainable housing implementation.

However, limited community involvement in key decisions remains a challenge in Kenya. In many cases, communities are not directly engaged in important aspects such as budgeting, housing design, and project prioritization. When decision-making processes are centralized and dominated by government institutions, communities may perceive the process as exclusionary. This perception can weaken trust between stakeholders and reduce community support for housing initiatives.

Strong accountability frameworks are therefore essential for building trust and ensuring transparency in housing programs. Accountability mechanisms that promote open communication, participatory oversight, and stakeholder feedback can help strengthen governance structures. By creating opportunities for communities to monitor and influence housing projects, these frameworks enhance transparency, reduce potential conflicts, and improve the overall effectiveness of housing initiatives.

Inclusivity in governance that prioritizes participatory planning, community empowerment, and strong accountability mechanisms is essential for the long-term sustainability of social housing programs. Strengthening these governance practices can foster trust among stakeholders, improve the responsiveness of housing policies, and enhance the social acceptance and success of housing initiatives.

"Global experience shows that housing and slum upgrading initiatives are most sustainable when communities are actively involved in planning, design, implementation..." National Government Official 2

"Community participation is essential for legitimacy, targeting accuracy, social acceptance, conflict reduction, and long-term sustainability." DP 2

"The government should not just bake the cakes in boardrooms and then give residents to eat! No, let the government involve residents in the baking processes as well." NGO 3

"Communities are not directly involved in key decision-making areas such as budgeting and house designs. The government in this case plays the role of a dictator and it erodes trust among other stakeholders." CR 1

4.5.3 Sustainable Design and Infrastructure

Sustainable design and infrastructure are essential components in ensuring the long-term success and durability of social housing programs. One key aspect is the adoption of environmentally friendly housing solutions, including green building standards and the use of sustainable construction techniques. These approaches aim to reduce environmental impacts while improving energy efficiency and lowering long-term operational costs for residents. Integrating renewable energy sources, energy-efficient materials, and climate-responsive building designs can enhance the sustainability of housing developments while also reducing utility costs for low-income households.

Chile's incremental housing model, particularly the Quinta Monroy project (McTarnaghan, 2016; Van Noorloos et al., 2020), highlights the effectiveness of progressive housing design, where the state provides a basic serviced unit that households can expand over time. Extending this argument, global reviews by (Muhammed et al., 2025; Reid, 2023) emphasize the importance of context-appropriate building materials, infrastructure integration, and flexible housing designs that reflect socio-economic realities and cultural contexts.

Another important consideration is the integration of housing developments with essential social and economic infrastructure. Affordable housing initiatives are more effective when they are planned as part of broader urban development strategies that include access to transportation networks, schools, healthcare facilities, and other social amenities. When housing projects are developed in isolation without these supporting services, residents may face challenges accessing employment, education, and healthcare. As a result, the overall quality of life for residents may not significantly improve despite the provision of housing.

In addition to sustainable design and integrated infrastructure, long-term maintenance and management strategies are crucial for ensuring the durability and functionality of housing developments. Without proper maintenance frameworks, housing projects can deteriorate over time, leading to declining living conditions and reduced value of the developments. Establishing clear management systems, maintenance funds, and community-based oversight mechanisms can help ensure that housing units remain safe, functional, and well-maintained over the long term.

The incorporation of sustainable building practices, ensuring the integration of housing with essential infrastructure, and establishing effective long-term maintenance strategies are critical for enhancing the sustainability and resilience of social housing programs. These measures contribute not only to environmental sustainability but also to improved living standards and the long-term success of housing initiatives.

"In several successful international models, green building standards and environmentally friendly construction techniques are integrated into affordable housing development to reduce long-term costs and environmental impact." NGO 2

"People living in slums need much more than just a roof. If the government wants these housing projects to succeed, there must also be schools, health facilities, transport networks and other social amenities." CO 1

"Housing programmes should also incorporate long-term maintenance and management mechanisms to ensure that the developments remain functional, safe, and sustainable over time." AC 1

4.5.4 Policy and Institutional Best Practices

Effective policy and institutional frameworks are fundamental to the successful implementation and sustainability of social housing programs. One important best practice is the clear definition of roles and coordination mechanisms among the various institutions involved in housing delivery. European experiences, particularly from the Netherlands and Finland (Boezeman & de Vries, 2019; Rasinkangas et al., 2025), elucidate the importance of strong institutional frameworks, long-term policy commitment, and policy coherence in sustaining large-scale social housing systems. From China's state-led housing model (Zhang et al., 2023; Zhao & Zou, 2025), the literature underscores the role of coordinated planning, strong government leadership, and integration of housing into national development strategies. Global studies (Reid, 2023; Madell, 2025) further emphasize that effective policy implementation depends on institutional capacity, regulatory clarity, and alignment between national and local governments.

Housing programs often involve multiple actors, including national government agencies, county governments, private developers, financial institutions, and community organizations. When the responsibilities of these stakeholders are not clearly defined, implementation can become fragmented and inefficient. Clearly established roles and coordination structures help streamline decision-making processes, reduce duplication of efforts, and improve the overall effectiveness of housing initiatives.

Another critical component is the establishment of strong monitoring and evaluation systems. Housing programs require continuous assessment to determine whether they are achieving their intended objectives, including affordability, accessibility, and sustainability. Robust monitoring frameworks enable institutions to track project progress, evaluate outcomes, and identify challenges that may arise during implementation. Continuous evaluation also supports evidence-based decision-making, allowing policymakers to adjust strategies and improve program performance in response to emerging issues.

Adaptive policy frameworks are also essential in responding to the rapidly changing dynamics of urbanization. Urban populations are growing quickly, and housing needs continue to evolve alongside economic and demographic changes. Policies that remain static may become ineffective over time, particularly in fast-growing urban environments. Therefore, housing policies must remain flexible and responsive, allowing governments to adapt strategies based on shifting urban development patterns, housing demand, and socio-economic conditions.

Institutionalized housing financing systems provide another important lesson for strengthening social housing initiatives. Sustainable housing programs often rely on stable and predictable financing mechanisms that support long-term investment in housing development. National housing funds supported by structured contributions can help reduce reliance on external borrowing while ensuring a consistent flow of resources for housing programs. Such systems can also prioritize contributors in housing allocations, creating incentives for participation while enhancing the sustainability of housing finance mechanisms.

Overall, best practices in housing policy and institutional frameworks emphasize clear institutional coordination, strong monitoring and evaluation systems, adaptive policy approaches, and sustainable housing financing mechanisms. These elements collectively strengthen governance structures, improve accountability, and enhance the long-term sustainability and effectiveness of social housing programs.

Kenya can learn from Singapore's Housing Development Board, which clearly defines roles and responsibilities." KIPPRA

"Effective housing programmes require strong monitoring, accountability mechanisms, and continuous evaluation to ensure that projects meet their intended objectives and remain responsive to community needs." County official

Policies must evolve with urban growth, Kenya can learn from places that adapt quickly, like Ethiopia's housing reforms." County official

"Kenya's Affordable Housing Program (AHP) mirrors Singapore's HDB model through a 1.5% mandatory housing levy matched by employers. This creates a sustainable national housing fund, reduces reliance on debt, and prioritizes contributors in allocations." National Government Official 2.

Overall, the findings of the study were closely aligned with the conceptual framework presented in Figure 2.1. The identified policy and institutional gaps, including weak coordination, inadequate financing mechanisms, limited stakeholder participation, and land tenure challenges, directly corresponded with the framework's variables relating to policy frameworks, institutional arrangements, and socio-economic factors. Similarly, findings on implementation challenges and sustainability concerns reflected the interaction between these variables, namely the effectiveness of social housing and slum upgrading initiatives in Kenya. The study further established that contextual factors such as governance capacity, affordability, and community participation influenced the extent to which policy interventions translated into sustainable housing outcomes, thereby reinforcing the relationships illustrated in the conceptual framework.

4.6 Chapter Summary

This chapter presents the findings of the study in relation to the research objectives on social housing and slum upgrading in Kenya. The chapter presents findings on the existing social housing policy framework, the gaps and emerging issues affecting housing delivery, the factors influencing the implementation and long-term sustainability of social housing projects, and the lessons and best practices from other contexts that can enhance the effectiveness of social housing implementation in Kenya.

CHAPTER 5: DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a discussion of the key findings aimed at enhancing the effectiveness and sustainability of social housing programs in Kenya. The study specifically sought to: appraise the existing social housing policy framework and identify specific gaps and emerging issues, examine the factors affecting the implementation and long-term sustainability of social housing projects, and explore lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya. By synthesizing findings across these objectives, the chapter highlights the critical institutional, financial, social, and market-related factors influencing housing delivery, drawing lessons to inform policies and strategies that promote affordability, inclusivity, and long-term sustainability in Kenya's social housing sector.

In addition, this chapter presents the study's conclusion, which synthesizes the main findings in relation to the research objectives, as well as the key recommendations derived from the analysis. It further outlines areas for further research, highlighting gaps identified during the study and proposing directions for future scholarly inquiry to strengthen the evidence base on social housing and its implementation in Kenya.

5.2 Summary of Findings

A summary of the findings indicates that social housing implementation in Kenya is constrained by significant structural and institutional weaknesses, including fragmented policy frameworks, weak coordination between national and county governments, land-related challenges, and inadequate financing mechanisms. These factors, alongside governance inefficiencies and limited technical capacity, undermine the effectiveness and long-term sustainability of housing programmes.

The findings further reveal a misalignment between housing delivery approaches and the socio-economic realities of low-income households. High housing costs, limited access to finance, and weak community participation reduce affordability, inclusivity, and uptake. However, lessons from other contexts suggest that adaptive approaches such as blended financing models, participatory planning, and flexible housing designs can improve the effectiveness and sustainability of social housing when tailored to local conditions.

5.2.1 An appraisal of the existing social housing policy framework in Kenya: specific gaps and emerging issues

The study findings reveal significant structural and implementation challenges affecting social housing delivery in Kenya. Institutional weaknesses were evident through undefined stakeholder roles, overlapping mandates, and poor coordination between national and county governments, further compounded by inconsistencies in housing policies and unequal prioritization across counties. Financial constraints also emerged as a critical barrier, including the controversial universal application of the housing levy, unclear financing mechanisms, inadequate funding for housing programmes, and unequal access to housing benefits.

The study also found that community participation remains largely tokenistic, with significant barriers limiting meaningful engagement of beneficiaries in housing processes. Land-related challenges were also prominent, including lack of ownership documentation such as title deeds, persistent land disputes and court delays, fear of displacement among informal settlement residents, and limited availability of land for social housing development.

The findings on policy fragmentation, weak institutional coordination, and inconsistent policy implementation across national and county levels strongly reinforce the assumptions of institutional theory, particularly the argument that policy effectiveness is shaped by the strength, coherence, and legitimacy of institutional arrangements (Meyer & Rowan, 1977; Scott, 2005). The evidence on inconsistent implementation demonstrates that although formal rules and policy frameworks exist, they are not sufficiently institutionalized into coherent, enforceable systems, resulting in implementation gaps (Ochieng, 2020; Wainaina et al., 2023).

The findings also support the assumptions of Institutional Theory (Scott, 2005; Risi et al., 2023), which suggests that the effectiveness of public programmes is largely shaped by institutional arrangements, governance structures, and the rules that guide policy implementation (Meyer & Rowan, 1977; Dacin et al., 2002). Where institutional coordination is weak or decision-making processes are highly centralized, programme outcomes may reflect administrative priorities rather than the housing needs of low-income communities (Theesfeld et al., 2010; Lammers & Garcia, 2017). The findings therefore indicate that institutional capacity, policy coherence, and stakeholder coordination play a critical role in determining the effectiveness and sustainability of social housing initiatives (Risi et al., 2023).

The evidence on exclusion, limited access to housing benefits, and elite-dominated participation processes indicates that existing frameworks do not adequately institutionalize inclusive and participatory mechanisms, thereby weakening social legitimacy and programme uptake reflect the dynamics explained by Gentrification Theory (Clark, 1992; Siyabi & Alsiyabi, 2025), which highlights how urban redevelopment processes, rising land values, and investment pressures can reshape urban spaces in ways that may marginalize low-income residents (Sichach, 2024). In the context of social housing and informal settlement upgrading, redevelopment interventions intended to improve housing conditions may inadvertently increase property values and living costs, thereby limiting accessibility for the original low-income residents (Omer et al., 2022). As a result, housing interventions risk reinforcing patterns of socio-spatial inequality if affordability and tenure security are not adequately safeguarded (Sichach, 2024; Yap, 2023).

A key outcome of the study is that weaknesses in policy coordination and governance structures significantly affect the effectiveness of social housing delivery in Kenya. The insight corroborates the observations made by (Kieti et al., 2020), who argue that although Kenya has introduced several housing initiatives, their implementation has been constrained by institutional fragmentation, regulatory bottlenecks, and limited coordination among stakeholders involved in housing delivery. Similarly, the observations support the arguments of (Admasu et al., 2025), who note that housing policies in many Sub-Saharan African countries often face implementation challenges due to governance inefficiencies and weak institutional capacity.

The data contributes a clearer understanding of how community participation in social housing and slum upgrading programmes remains limited, with decision-making often dominated by government agencies and external actors. This pattern aligns with the study by (Kimeto & Mang'Oka, 2017) which found that the implementation of the Kenya Slum Upgrading Programme (KENSUP) did not adequately incorporate participatory communication principles, thereby limiting the involvement of affected communities in project planning and execution. The limited participation identified in this study therefore reinforces existing evidence that insufficient stakeholder engagement can undermine the effectiveness and legitimacy of housing interventions.

However, some aspects of the findings partially contradict the conclusions of (Adema et al., 2020) who suggest that well-designed social housing systems can play a stable and effective role in addressing housing shortages. While their analysis highlights the potential effectiveness of social housing policies, the findings of this study suggest that in the Kenyan context, institutional weaknesses and implementation challenges continue to limit the ability of social housing programmes to fully achieve their intended outcomes

These results build on existing evidence of (Albuquerque, 2025) who emphasizes that addressing informal settlements in Sub-Saharan Africa requires coordinated regional strategies, strong governance frameworks, and inclusive planning processes. The governance and policy challenges identified in this study therefore reflect broader structural issues affecting housing interventions across the region.

The findings imply that improving social housing outcomes in Kenya requires strengthening institutional coordination, governance structures, and participatory planning processes. While existing literature often treats issues such as financing, governance, or land as separate constraints, this study critically shows that these factors are interdependent and mutually reinforcing, creating a cycle that undermines effective implementation and long-term sustainability.

At the governance level, policy fragmentation and weak institutional coherence reveal that housing delivery is embedded in a politically contested and poorly coordinated system. The overlap of mandates, inconsistent intergovernmental relations, and shifting political priorities do not merely slow implementation, they fundamentally destabilize policy continuity and weaken accountability structures. This suggests that the housing problem in Kenya is less about policy absence and more about institutional misalignment, where multiple actors operate without a unified framework, leading to inefficiencies and uneven outcomes across counties.

From a financial perspective, the study moves beyond the conventional narrative of resource scarcity to highlight a more critical issue: the legitimacy and perceived fairness of financing mechanisms. The housing levy, while intended to mobilize resources, illustrates how lack of transparency and perceived inequity can erode public trust. This introduces an important insight that financial sustainability is not only a technical issue of funding availability, but also a social and political issue tied to accountability and inclusiveness, where citizens' willingness to support housing programmes depends on their confidence in how resources are managed and distributed.

In terms of equity and participation, the findings challenge the assumption that social housing initiatives are inherently inclusive. Instead, they reveal a gap between policy intentions and actual outcomes, where beneficiaries feel excluded and participation is often tokenistic or dominated by elites. This indicates that inclusion cannot be achieved through policy rhetoric alone, but requires deliberate institutional mechanisms that ensure meaningful engagement and equitable access. Without this, housing programmes risk reinforcing existing inequalities and weakening community ownership, which is critical for sustainability.

Land tenure insecurity emerges as a cross-cutting constraint that amplifies all other challenges. Beyond legal ambiguities and project delays, it creates fear of displacement and undermines trust in housing interventions. Furthermore, land tenure insecurity, manifested through unclear ownership, disputes, and fear of displacement, highlights the critical role of secure property rights and integrated land governance systems in enabling housing development (Nzau & Trillo, 2020b; Wainaina et al., 2023). The persistence of these challenges suggests that without embedding inclusiveness, transparency, and tenure security into formal policy and governance structures, social housing initiatives will continue to face resistance, low participation, and limited long-term sustainability (Ochieng, 2020; Wanakuta, 2025).This highlights that secure land tenure is not simply a procedural requirement but a foundational condition for participation, investment, and programme legitimacy. Without addressing tenure insecurity, even well-funded and well-designed housing initiatives are likely to face resistance or fail to achieve intended outcomes.

In conclusion, this study advances understanding by reframing the housing challenge as a systemic governance and institutional problem, rather than a purely technical or financial one. It demonstrates that effective social housing delivery requires a holistic approach that integrates coherent policy frameworks, transparent and equitable financing, genuine community participation, and secure land tenure. The key insight is that addressing these issues in isolation is insufficient, instead, transformative change depends on aligning these interconnected dimensions into a cohesive and trusted housing system.

5.2.2 Factors affecting the implementation and long-term sustainability of social housing projects.

The study findings indicate that the sustainability of social housing initiatives in Kenya is undermined by a combination of financial, institutional, social, and market-related challenges. Financial constraints are evident in persistent funding shortfalls, rising construction and land costs, and the continued unaffordability of housing for low-income earners, further compounded by limited access to mortgage and housing finance. Institutional weaknesses, including inadequate project management capacity, weak monitoring and evaluation frameworks, and leadership turnover influenced by political interference, also negatively affect project continuity and long-term viability.

Social factors further constrain sustainability, with low levels of resident buy-in, tokenistic participation, and the exclusion of vulnerable groups reducing trust, legitimacy, and long-term uptake of housing programmes. At the same time, market dynamics such as private developers' profit-driven orientation, increasing urban population pressures, and structural barriers to affordable housing supply interact with income instability among low-income households to further limit access and sustainability. Collectively, these findings highlight the complex and interrelated nature of challenges affecting social housing outcomes in Kenya.

The findings strongly align with gentrification theory (Clark, 1992; Siyabi & Alsiyabi, 2025), particularly in illustrating how market-driven dynamics and rising urban costs can inadvertently exclude low-income populations from affordable housing initiatives (Sichach, 2024). The evidence on escalating land and construction costs, alongside the profit-oriented behaviour of private developers, reflects classic gentrification processes where urban development prioritizes higher-income groups (Yap, 2023). As a result, housing projects intended for low- and middle-income households become financially inaccessible, effectively displacing the very beneficiaries they are meant to serve (Omer et al., 2022). Furthermore, the location of housing developments in peripheral areas due to high urban land values reinforces spatial inequality, a core concern in gentrification theory, where low-income groups are pushed away from economic opportunities and urban centers (Sichach, 2024; Yap, 2023).

Consistent with (Reid, 2023) and (Spaan & Abraham, 2023), the results confirm that financial constraints, bureaucratic inefficiencies, and weak coordination among stakeholders remain central barriers to effective housing delivery. Similarly, the study supports (Wambugu, 2018) and (Odoyi & Riekkinen, 2022), demonstrating that the existence of housing policies does not necessarily translate into affordability or effective implementation, particularly for low-income groups. The findings further reinforce (Mwendwa, 2022) by showing that weak project management practices and institutional inefficiencies contribute to delays and reduced program effectiveness.

While literature by (Madell, 2025) highlights the potential of inclusionary housing policies and private sector participation, this study shows that, in practice, profit-driven motives can limit the delivery of genuinely affordable housing. This suggests that the results do not fully align with the assumption that public–private partnerships inherently enhance affordability, unless supported by strong regulatory and incentive frameworks.

Consistent with Reid (2023) and Spaan & Abraham (2023), government housing programmes face persistent financial shortfalls, while the prices of so-called affordable houses remain beyond the reach of low-income earners, a situation further exacerbated by rising construction costs and escalating land prices that undermine long-term sustainability. These imply that current social housing models in Kenya are structurally misaligned with the financial realities of low- and middle-income households. Affordability is not merely a pricing issue but a reflection of systemic disconnection between housing finance mechanisms and the irregular income patterns of intended beneficiaries. This misalignment has profound implications:

unless housing policies are deliberately recalibrated to accommodate income variability, programs will continue to exclude the very populations they are intended to serve, perpetuating cycles of inequity and undermining the financial sustainability of housing initiatives. In practical terms, this suggests that effective social housing provision requires innovative financing strategies that are responsive to the economic capacities of target groups, including flexible payment plans and context-sensitive subsidy schemes.

With regards to institutional capacity and governance strength, the findings indicate that institutional inefficiencies constitute a critical barrier to the realization of social housing objectives consistent with studies by Wainaina et al. (2023) and Ochieng (2020). Bureaucratic delays, weak monitoring frameworks, and political instability are not incidental challenges, they systematically disrupt program continuity, increase operational costs, and compromise accountability. The implication is clear, the success and sustainability of housing initiatives depend as much on the strength, coherence, and stability of implementing institutions as on financial or technical considerations. Without robust institutional structures, even well-designed policies remain vulnerable to delay, mismanagement, and partial implementation, highlighting the need for comprehensive capacity-building and governance reforms as central components of social housing strategy.

A study by Ombwayo et al. (2025) demonstrated that housing programmes that lack meaningful stakeholder participation, responsiveness to local needs, and community empowerment tend to experience low acceptance, weak ownership, and poor sustainability outcomes. Conversely, this studyy found that embedding participatory processes and aligning interventions with community realities enhances legitimacy, uptake, and long-term success directly supporting your finding. Tokenistic engagement or exclusion of communities from decision-making undermines trust, diminishes uptake, and weakens the legitimacy of projects. The implication is that technical and financial adequacy alone cannot ensure program success; social embeddedness is equally essential. Effective social housing must, therefore, integrate participatory mechanisms that empower communities, enhance transparency, and foster genuine ownership. Failure to do so risks producing projects that, while materially complete, remain socially unsustainable and underutilized.

The findings underscore that social housing initiatives are constrained by structural market forces, including profit-driven developer behaviour, rising land and construction costs, and limited access to housing finance. The implication is that market mechanisms, in isolation, cannot achieve equitable housing outcomes. Moreover, affordability must be understood in multidimensional terms, considering not only the cost of construction but also income stability, transportation, and access to employment. This necessitates policy interventions that strategically align market incentives with social objectives, such as targeted subsidies, inclusionary zoning, and enhanced financial inclusion for low-income households.

These outcomes imply that the challenges facing social housing are systemic, interdependent, and multidimensional. Financial, institutional, social, and market factors interact to constrain sustainability, and addressing one in isolation will not suffice. Effective and sustainable social housing requires an integrated approach that simultaneously addresses affordability, institutional capacity, community ownership, and economic constraints. This has significant policy, theoretical, and practical implications as it reframes social housing not merely as a technical or economic endeavour but as a complex socio-institutional system requiring coordinated, context-sensitive interventions.

5.2.3 Lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya.

Stakeholders recommended several best practices and strategic approaches that can enhance the effectiveness and sustainability of social housing in Kenya. Evidence from Latin America, North America, Europe, and parts of Asia demonstrates that financing innovations such as public–private partnerships (PPPs), community savings schemes, cooperative housing models, and blended financing mechanisms are viable pathways for improving resource mobilization and expanding access to housing. For instance, in Brazil, the Minha Casa Minha Vida programme illustrates how blended finance combining public subsidies and private sector delivery can scale housing provision, while in the United States and Canada, PPP-driven housing models have expanded supply but require strong regulatory oversight to maintain affordability and equity.

In addition, the findings underscore the importance of inclusive and participatory planning approaches, drawing from experiences in Sub-Saharan Africa and South Asia, where community-driven upgrading initiatives have shown that empowering local communities in decision-making enhances ownership, legitimacy, and sustainability. Programs such as in-situ upgrading initiatives with participatory slum redevelopment models in India highlight the importance of embedding community engagement within formal planning frameworks, supported by strong accountability mechanisms.

Further, the study emphasizes the need for integrated and sustainable housing development, including the adoption of environmentally friendly solutions such as green building and renewable energy, as well as the alignment of housing with essential services like transport, education, and healthcare. Institutional strengthening also emerged as critical, particularly through clear role definition, improved coordination mechanisms, robust monitoring and evaluation systems, and adaptive policy frameworks responsive to changing urban dynamics. The establishment of institutionalized housing financing systems and long-term maintenance strategies was also identified as essential for ensuring the durability and sustainability of social housing initiatives.

The analysis of innovative financing, governance, sustainable design, and policy frameworks highlights that the long-term success of social housing programs is contingent upon the institutionalization of formal structures, norms, and accountability mechanisms (Meyer & Rowan, 1977; Scott, 2005). Innovative financing models, including public–private partnerships, cooperative housing schemes, and blended finance approaches, demonstrate how clearly defined roles and structured resource mobilization can reduce uncertainty, legitimize housing initiatives, and embed predictable practices within the system, consistent with institutional theory's emphasis on formalized rules and legitimacy (Dacin et al., 2002; Scott, 2005). Inclusive governance and participatory planning further reinforce institutional principles by establishing norms of transparency, stakeholder engagement, and shared decision-making, ensuring that communities are active contributors rather than passive recipients of housing projects (Meyer & Rowan, 1977; Risi et al., 2023).

The lessons from international experiences closely align with empirical evidence on lessons and best practices from other contexts that can inform and improve the effectiveness of social housing implementation in Kenya, demonstrating the importance of structured financing and institutional coordination in social housing. Chile's incremental housing model demonstrates how providing a basic, structurally sound housing core with secure tenure allows households to progressively upgrade their homes according to financial capacity, supporting both social sustainability and long-term neighbourhood stability (Van Noorloos et al., 2020; McTarnaghan, 2016).

This evidence aligns with lessons on participatory planning, community empowerment, and sustainable housing design, emphasizing the need for context-sensitive, flexible approaches that integrate formal planning with local socio-economic realities. By recognizing residents as active contributors to housing development, incremental strategies institutionalize adaptive norms and governance practices, reducing displacement risks and fostering resilient, socially inclusive housing outcomes. This empirical evidence supports the study's recommendation on innovative financing models, including blended public–private partnerships, cooperative schemes, and micro-finance solutions, which formalize resource mobilization, reduce financial risk, and ensure targeted affordability

Innovative financing mechanisms, including public–private partnerships, cooperative schemes, blended finance, and targeted micro-finance, highlight the need to formalize resource mobilization, reduce fiscal risk, and expand access for low-income households. These approaches imply that without structured, multi-source funding models supported by enabling policies, social housing initiatives are likely to be underfunded, delayed, or inaccessible to the intended beneficiaries, emphasizing the importance of institutionalized financial frameworks to ensure scalability, equity, and long-term viability.

Equally, inclusive governance and participatory planning reveal that community engagement is essential for legitimacy, targeting accuracy, and social acceptance. When residents are actively involved in planning, design, and management processes, housing programs are more likely to reflect local socio-economic realities, foster trust among stakeholders, and mitigate risks of conflict or social exclusion. Coupled with accountability frameworks, these governance mechanisms institutionalize transparency and oversight, ensuring that both public and private actors are responsive and held accountable, thereby enhancing program effectiveness and sustainability.

The integration of sustainable design, infrastructure, and adaptive policy frameworks demonstrates that social housing must extend beyond shelter provision to include environmental sustainability, long-term maintenance, and linkage to essential services such as education, healthcare, and transport. Institutionalized monitoring, evaluation, and financing systems further reinforce program resilience by providing stability, continuity, and adaptability in the face of rapidly changing urban dynamics. These recommendations imply that effective social housing delivery requires a holistic, institutionally embedded approach in which financing, governance, design, and policy operate synergistically.

Overall, these international experiences imply that effective social housing delivery requires a holistic, institutionally embedded approach in which financing, governance, design, and policy operate synergistically. The critical insight is that the success of housing initiatives depends not only on material resources or technical solutions, but on the strength of institutional and participatory frameworks that guide implementation, legitimacy, and long-term sustainability.The critical insight of these recommendations is that the success of housing initiatives depends not only on material resources or technical solutions but on the strength of the institutional and participatory frameworks that guide implementation, legitimacy, and long-term sustainability.

5.2.4 Implications for Policy and Practice

The findings of the study have important implications for policy and practice in Kenya's social housing and slum upgrading sector. The identified gaps in policy coordination, financing, stakeholder participation, and land governance highlight the need for stronger institutional integration, clearer implementation frameworks, and more inclusive housing policies. The findings further suggest that sustainable social housing delivery requires greater emphasis on affordability, tenure security, community participation, and long-term financing mechanisms tailored to low-income households. From a practical perspective, the study underscores the importance of strengthening collaboration between national and county governments, private sector actors, development partners, and local communities to improve implementation effectiveness and sustainability. In addition, lessons drawn from international experiences indicate the need for context-sensitive and participatory approaches that align housing interventions with Kenya's socio-economic and urban realities.

5.3 Limitations of the study

The research relies primarily on a qualitative approach, drawing on key informant interviews. While this enables an in-depth exploration of policy frameworks and implementation dynamics, it limits the extent to which the findings can be generalized across all social housing contexts in Kenya. In addition, the selection of respondents, though purposive and targeted at key stakeholders, may not fully capture the perspectives of all relevant actors, particularly marginalized groups within informal settlements, thereby constraining the inclusivity of viewpoints represented in the study. The use of purposive sampling may have excluded some dissenting or marginalized voices within informal settlements, thereby limiting the inclusivity of perspectives represented in the study.

Further, the use of interview-based data introduces the possibility of respondent bias, as participants may provide socially desirable responses or reflect official institutional positions rather than actual practice, especially on sensitive issues such as governance, accountability, and policy effectiveness.

Moreover, the complexity of social housing delivery, which involves the interaction of multiple political, economic, institutional, and social factors, presents a limitation in isolating the specific effects of individual variables. As such, establishing clear causal relationships between policy frameworks and implementation outcomes remains challenging.

Despite these limitations, the study successfully achieved its stated objectives by providing a comprehensive appraisal of Kenya's social housing policy framework, examining the key factors influencing implementation and sustainability, and identifying relevant lessons from international experiences. The research engaged a diverse range of stakeholders, including government officials, housing practitioners, development partners, and community representatives, thereby ensuring a broad and contextually grounded understanding of the issues under investigation.

5.4 Conclusion

This study set out to evaluate the effectiveness of social housing delivery in Kenya through a comprehensive analysis of the policy framework, implementation dynamics, and sustainability considerations shaping the sector. Drawing on qualitative data from key informant interviews and an extensive review of policy documents and literature, the study critically examined existing gaps and emerging issues within Kenya's social housing framework, assessed the key factors influencing implementation and long-term sustainability, and explored lessons and best practices from other contexts.

The findings reveal that, while Kenya has made significant progress in developing policies and programmes aimed at addressing housing deficits and upgrading informal settlements, notable challenges persist. These include policy–practice gaps, limited affordability for low-income households, high land costs, weak institutional coordination, and inadequate integration of stakeholder participation in implementation processes. Additionally, the study highlights that financing constraints, governance inefficiencies, and market dynamics continue to undermine the scalability and sustainability of social housing initiatives.

The study also demonstrates that international experiences offer valuable lessons, particularly in relation to mixed-finance housing models, incremental housing approaches, and inclusionary policy frameworks. However, it underscores the importance of adapting these models to local socio-economic, institutional, and land governance contexts to ensure their effectiveness and sustainability in Kenya.

Overall, the study concludes that achieving effective and sustainable social housing delivery in Kenya requires a more coherent and integrated approach that aligns policy design with implementation realities. This includes strengthening institutional capacity, enhancing policy coordination across national and county levels, improving access to affordable financing, ensuring inclusive stakeholder engagement, and adopting flexible, context-sensitive housing strategies. By addressing these critical areas, Kenya can make meaningful progress toward improving housing access, upgrading informal settlements, and advancing inclusive urban development.

5.5 Recommendations

The study recommends the adoption of innovative and diversified housing financing mechanisms to enhance affordability and scalability. Drawing from experiences in Brazil, North America, and emerging African markets, the government should institutionalize blended financing frameworks that combine public subsidies, private sector investment, concessional financing, and community-based savings schemes.

The study also recommends the introduction and strict enforcement of inclusionary zoning regulations that mandate private developers to allocate a fixed proportion of housing units to low-income households. Compliance should be tied to development approvals, with clearly defined enforcement mechanisms to ensure meaningful private sector participation in social housing provision.

In line with global best practice, the study recommends embedding participatory and community-driven planning approaches within all social housing programmes. This includes formalizing mechanisms for community engagement in project design, implementation, and management, as well as strengthening accountability systems to build trust and legitimacy. Evidence from Sub-Saharan Africa and South Asia shows that housing programmes with strong community ownership are more socially accepted, better targeted, and more sustainable over time.

Finally, the study recommends a strategic shift toward incremental and tenant-led housing models, including serviced sites supported by micro-finance and technical assistance. This approach aligns housing delivery with the financial realities of low-income populations, enhances affordability, and promotes long-term sustainability through greater beneficiary involvement.

5.5.1 Areas of further research

Given the study's reliance on a qualitative approach, future research could adopt mixed-methods or quantitative designs to enhance generalizability and provide broader empirical evidence on social housing and slum upgrading outcomes across different regions in Kenya. Considering the complexity of social housing delivery and the difficulty in isolating individual variables, future studies could focus on specific determinants such as housing finance, land governance, stakeholder participation, or institutional coordination to better establish causal relationships and implementation dynamics.

5.6 Chapter Summary

Chapter Five discusses the study findings in relation to the research objectives and existing literature, while highlighting the implications of the findings for public policy, housing governance, and the implementation of social housing and slum upgrading initiatives in Kenya. The chapter further presents the study conclusions, limitations, and recommendations aimed at strengthening social housing policy, improving implementation effectiveness, enhancing sustainability, and informing future research on housing and informal settlement upgrading in Kenya.

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APPENDICES

Appendix 1: Interview Guide (All Respondents)

1. How would you describe the current state of affordable housing and informal settlement conditions in Kenya's major urban centres?
2. In your view, how effective are existing housing and informal settlement policies and strategies in addressing the needs of low-income urban households?
3. How well aligned are national development frameworks such as Vision 2030, the Affordable Housing Programme, and the Bottom-Up Economic Transformation Agenda with realities on the ground in informal settlements?
4. What institutional, legal, or governance factors most influence the planning, implementation, and sustainability of affordable housing and slum upgrading initiatives?
5. Based on your experience, what has been the impact of programmes such as KISIP on tenure security, housing quality, and access to basic services?

6. How do land availability, land tenure arrangements, and urban planning practices affect the affordability and delivery of housing for low-income groups?
7. To what extent are current affordable housing interventions accessible to their intended beneficiaries, and what barriers limit participation or uptake?
8. How do housing markets, financing mechanisms, and private sector involvement shape outcomes of affordable housing initiatives in Kenya?
9. Have housing or informal settlement upgrading interventions led to any social, economic, or spatial changes, such as displacement, gentrification, or changes in livelihoods?
10. Drawing from experiences in other countries or cities, what approaches to affordable housing or informal settlement upgrading do you consider most relevant to Kenya, and why?
11. What lessons can Kenya learn from international or regional housing and slum upgrading programmes to improve policy design and implementation?
12. What policy, institutional, or implementation reforms would you recommend to enhance inclusive, affordable, and sustainable housing delivery in Kenya?

Appendix 2: Strathmore University Ethics Approval

Strathmore
UNIVERSITY

19th December 2025

Mr Njogu William,
william.njogu@strathmore.edu

Dear Mr Njogu,

RE: A Public Policy Approach to Slums Upgrading in Kenya

This is to inform you that SU-ISERC has reviewed and **approved** your above **SU-masters** research proposal. Your application reference number is **SU-ISERC3201/25.** The approval period is from **19th December 2025 to 18th December 2026.**

This approval is subject to compliance with the following requirements:

i. Only approved documents including (informed consents, study instruments, and MTA) will be used
ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 72 hours of notification
iv. Any changes, anticipated or otherwise, that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 72 hours
v. Clearance for the export of biological specimens must be obtained from relevant institutions.
vi. Submission of a request for renewal of approval at least 60 days prior to the expiry of the approval period. Attach a comprehensive progress report to support the renewal.
vii. Submission of an executive summary report within 90 days of completion of the study to SU-ISERC.

Before commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) https://research-portal.nacosti.go.ke/ and obtain other clearances needed.

Yours sincerely,

Mr Ambrose Rachier,
Chairperson; SU-ISERC

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Appendix 3: NACOSTI License

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR
SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **365709**

Date of Issue: **20/November/2025**

RESEARCH LICENSE

This is to Certify that Mr.. William Murakaru Njogu of Strathmore 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: social housing;a public policy approach to slums upgrading in kenya for the period ending : 20/November/2026.

License No: **NACOSTI/P/25/4181490**

365709

Applicant Identification Number

Ag. Director General
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SCIENCE,TECHNOLOGY &
INNOVATION

Verification QR Code

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See overleaf for conditions

Appendix 4: Time Schedule

	Monthly Activities	Sep 25	Oct25	Nov 25	Dec 25	Jan 26	Feb 26	March 26	April 26
1	Development of proposal								
2	Literature review								
3	Presentation and approval of proposal								
6	Data collection								
7	Data analysis								
8	Report writing/presentation of findings								

Appendix 5: Budget

Personnel	No.	Rate Per day	No Of Days	Total
Research Assistant	2	5,000	6	70,000
Data Analyst	1	7,000	5	35,000
Local Transport		12,000	5	60,000
Printing & Photocopy		-	-	30,000
NACOSTI				1,000
Miscellaneous				4,000
Total				**200,000**