Constraints in Housing Policy towards Provision of Low-Cost Housing to the Urban Poor in Kisumu City, Kenya

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ABSTRACT: *The purpose of this paper was to determine the Kenya Government housing policies and strategies for housing the urban poor in Kenya, and how the citizens have benefited from the scheme/plan. Objective of the article was to establish the constraints in the housing policy towards the provision of low-cost housing to the urban poor in Kisumu City. The research question was: what are the constraints in the present Housing policies that affect the provision of low-cost Housing to the urban poor in Kisumu City? The study adopted quantitative survey research design. Primary data was collected through structured interviews/interview guide, self-administered questionnaires (Delivery and collection questionnaires), Observation and check list. Secondary data was collected from Kenya government national housing policies, national development plans, research publications, internet among others. Quantitative data was summarized, categorized, interpreted and analyzed using Tables and percentages. Simple random sampling was used in this study. The researchers' target population of 218,766 and sample size of 384 was ideal for this method of sampling. Statistical package of social sciences (SPSS) was used to analyze the data collected from the field. Correlation analysis was done on both dependent and independent variables with supply of electricity as the control group. Findings revealed that the investment in the Housing sector since 1966/67 policy have been minimal and sporadic. The demands for housing still far outstrip supply. High rate of urbanization, increasing poverty and escalation of housing cost and process have made the provision of housing, infrastructure and community facilities one of the daunting challenges in the Socio – economic development of Kenya. This study consequently recommended thatthe government should review the building code, physical planning act, the public Health Act, land policy and other legal policy documents related to land and Low-cost Housing development*

KEYWORDS: *Constraints, housing policies, provision, low-cost, urban-poor*

I.   INTRODUCTION

The rapid rural-urban migration in Kenya has evidently caused a serious constraint in housing. Shelter is a physiological human need. It is like food. So much so that even those who cannot afford it still need it. By its nature housing represents a major investment requiring a substantial capital outlay. In the majority of housing projects, the developer whether as a corporate or individual has to borrow, beg or steal!. Kenya's GDP is reasonably large but is not growing at the rate that would be classified as booming. In fact the population growth at 2.9% is higher than the GDP growth at 1.1%. These are 2008 figures and therefore are quite current. The purchasing power parity is USD 346.00 per annum. The income per capita perday is USD 0.95! At that rate affordability of anything let alone housing is a big challenge (Nabutola, 2009). In Kisumu city the growth of slums is at an alarming rate. Contrary to the conventional view, the existence of slums is not a sign of market failure. The growth of slums is a market response to the demand for housing amongst low income households. The existence of slums demonstrates that the private informal sector is able to devise housing solutions for even the lowest income groups. Governments have an important role to play, however. They determine whether these low-cost settlements get basic services. Governments also decide on which protections they extend under the law for acquired property rights and investments in informal structures. Likewise government policies, by shaping the allowable options for a private sector supply response, determine the share of total housing demand that can be met in the formal sector, and how much must be met by informal slum settlements. (Bertaud, 2010) The German government has, since 1988, moved to involve the private sector in the provision of housing for the low income group through the privatization of existing social housing programme. In the UK, shortages of rental housing for low income earners have grown since the housing policy changes commenced in the 1980's due to dwindling financial resources at the governments' disposal. Between the period 1979-1991, the government witnessed doubling of homelessness to more than 150,000 persons a year (Duncan MacLennan et al 1991). However, since 1988 the British Government has encouraged the expansion of the private rental housing sector through measures such as the deregulation of private rental housing, which realized minimal revival in the private rental and still represents less than 10% of Britain Housing stock (Ibid).

In a recent study conducted by the Ministry of Roads, Public Works and Housing, the Department of Housing established that constraints in the urban areas are: Land, Finance, Building Materials and a practical Regulatory Framework. In the Rural areas it is Water, Finance and Building Materials that pose the greatest challenge. The Developer, the Champion, the Design and procurement process (conceptualization, manufacturing and construction) cannot be ignored – the design team, the contractor and his sub-contractors all seek to be paid, over and above their costs (GoK, 2011)Kenya like other developing countries has put emphasis on providing decent and affordable housing for the low and medium income groups (GOK, 1989-1993). However, in the last two decades, the urban housing scene has deteriorated as a result of Kenya's poor economic performance, resulting in serious housing deficit. This deficit has led to the proliferation of informal settlements, poor standards of construction of housing units, construction of unauthorized extension in existing estates, and increasing conflicts between tenants and landlords especially in low-income areas (GOK, 2006-2011).

While in the 1980's the housing shortfall was about 60,000 units per year, the number has increased to about 150,000 Units per year (GOK, 2004). The government of Kenya's Housing Policy aims at provision of decent and affordable housing for the medium income groups. This is evident in the succeeding development plans including one of the years, 1997-2001, all of which supports the development of low-cost housing. But there is no evidence of formal physical development as is pointed out by Mugwanga (1993) on low-cost housing units in the last twenty or so years. Much of the housing supply gap has been left to the initiative of the private sector that have been active, mainly in the peri-urban areas , ranging in providing from high cost mansionettte to low-cost rooms. Housing in the peri-urban areas in some cases share communal facilities, but in others the facilities are non-existent. Lack of proper sanitation pose serious health risk especially to the young who form the majority of the inhabitants of urban centre.

Statement of the Problem

The government of Kenya has the ministry of land, housing and urban development. Housing is therefore a department, with mandate to co-ordinate and directs all housing stock development activities. Unfortunately the ministry does not have adequate funds and sometimes cabinet secretaries/ministers are not architects or building professionals hence it indicates the lack or absence of the seriousness it deserves. Moreover the building regulations are outdated and out of focus with the current realities. They specify only a certain narrow specification of materials and designs suitable for only one class of house construction.High rate of urbanization, increasing poverty and escalation of housing costs and prices have made the provision of low-cost housing, infrastructure and community facilities one of the daunting challenges in the socio-economic development of Kenya. Theresearch on low-cost building materials and construction techniques has been limited thus not providing viable guidance to the development of low-cost housing. Furthermore, stringent planning regulations and high infrastructural standards has been an impediment in low-cost housing delivery system.Failure by the government to address the above problems will lead to insecurity, blockage of access roads, water and sanitation problems, increase in public health related diseases among others. These policies have made formal housing expensive and unattainable to a large share of the population, reinforced both chronic urban infrastructure shortages city-wide and squalid, precarious living conditions in urban slums.The problem of the study was therefore to determine the constraints in housing policy towards the Provision of Low-Cost Housing to the Urban Poor in Kisumu City despite the government full knowledge of the constraints spelt out in national census periodically.

Constraints to affordable housing for the urban poor

Studies done by Bertaud (2010) suggests that the government of India is trying so hard to turn housing constraints phenomenon around by taking on the ambitious and worthwhile task of dramatically improving living conditions in India's cities, with the ultimate goal of having Cities without Slums. Substantial increases in central budgetary support to major programs that will improve slums in Indian cities are in the works. It is timely to consider the design of a major program shift such as this. In spite of India's rapid growth, ensuring that good housing standards are affordable to all who wish to live in cities will probably take a generation, and getting off to the right start with the first major central slum program is key. As argued by Ondola, Odundo and Rambo (2013), a housing policy that supports —cities without slums should involve: making the market work better so that market-priced housing is more affordable; and subsidies targeted primarily to the substantial share of the urban population that will still be too poor to afford socially acceptable minimum shelter conditions. Assistance to all those households, even if targeted carefully, will be large in relation to fiscal capacity. Without government action, slum populations can be expected to grow in urban towns even in the face of rapid income growth.

Table 1 illustrates a variety of scenarios for populations under the poverty line in India. These scenarios use the population projections from McKinsey (2010) and draw from the range of estimates of the elasticity of poverty headcount percentages with respect to economic growth. (Murgai and Zagha: 2010).

Table 1 :Scenarios of urban Poor in Cities

Elasticity of Poverty with respect to Income Growth	Income Growth pa	Period in Years	Number of Urban Poor by 2030 M	Urban Poverty incidence	Total Urban Population by 2030 M
0.5	8%	20	65	11.1%	590
1	8%	20	28	4.7%	590
1	6%	20	43	7.3%	590
1.2	10%	20	11	1.9%	590

Number of people under the poverty line in urban India under different poverty elasticity assumptions . Source: Bertaud (2010).

Even with sustained rapid income growth, millions in cities are likely to remain poor and be unable to afford access to formal housing. This is because the urban population in India is due to grow considerably over the next 20 years. Even with rapid income growth, and much lower poverty incidence, the numbers of poor people in cities will continue to be substantial. Even with the arguably implausibly optimistic scenario of reaching a 2% poverty incidence in India's cities, 11 million people will be poor. A more likely scenario suggests that twenty years from now, somewhere between 30 and 40 million people in urban India will be poor, even if the economy performs very well over the long term.Buildings are built on land hence causes constraints and this is particularly true of the urban areas because the land is highly valued and is mostly in the hands of the central government and the local authorities (Nabutola, 2009). The only other landowners are speculators seeking to make a quick buck. This makes land inaccessible to the majority who need it most but cannot afford its premium price. The topography of the surrounding countryside does not pose an impediment to the expansion of the city. However, before anyone can legally build there, land surrounding the city that is classified as agriculturalhas to be legally converted to urban land. This is a complex process involving a number of physical, cadastral and tenure related transformations. Completing each of those steps involves a great deal of time, financial outlays, and risks for a developer. These in turn drive costs which must ultimately be built into the price of the final housing product (or commercial or industrial space). Interest during construction is one of the most important cost drivers for developers. It accounts for about half of total development costs in a typical development project in a relatively expeditious regulatory environment. The cost burden, direct and indirect, of these procedures can be very substantial. Key steps in the entire process, starting from the conversion of agricultural land up to sale of housing as well as the different agencies involved are real land constraints in terms of procedures and policies (Bimal, P. et al2009).

1972-1995: Enabling Policies

The year 1971 was a landmark in Kenya due to the ILO (1972) report which brought out the importance of the informal sector. By this period, housing units in informal settlements in Nairobi had grown to 22,000 (Chana& Morrison 1973) and commitment to housing has lacked because more often bureaucrats are well housed. Additionally, until the formation of Shelter Forum in 1990, there was no civil society organization advancing the case of low cost housing. Housing, therefore, is one sector whose development would appear to have been left to the forces of the market with high reluctance of the government to control.

It was not until the mid-eighties that isolated reviews began to take place. This began with a key Sessional Paper on Economic Management for Renewed Growth (GoK, 1986), a paper which displayed a departure from the previous practice of relying on the public sector. In the area of housing, this paper acknowledges the importance of the informal sector and gives directions on sale of rental housing, housing plots, and the leasing of government land in urban areas . Its position is that the charges for the above items should be raised, partly because the stated objective of subsidizing the urban poor is rarely achieved and partly because the equity goal can be achieved effectively by charging market prices to the few who currently benefit in order to expand provision to the many more who are still in need (GOK, 1986 p.50).

The above paper was followed by the declaration of 1987 as the International year of shelter for the Homeless, which realized concerted efforts on the government performance toward reviewing its policies. A policy document entitled National Housing Strategy for Kenya (GOK. 1987) was prepared by the Housing Department for presentation to the UN. In this document, the government refers to its new directions, which aim at shitting its role from 'one of direct developer' of' housing for low income households involving moderate subsidies to one of working with and facilitating the development of housing by the private sector charging market prices.

The above is consistent with the aims of Sessional Paper No. 1 of 1986 and was accelerated by the preparation of a housing policy document (Republic of Kenya 1990). Besides these key documents there have also been other studies commissioned to look into the building bylaws, planning regulations and other general issues relevant for urban housing policy review. These include studies by Yahya& Associates (1981), Struyk andNankman (1986) and Agevi (1989).The pressure of multi-party politics also pushed the then ruling one party to review its 1965 manifesto. With the introduction of multi-party politics, a number of activities relevant for policy review and formulation have been taking place. Among the aspects reviewed are building by-laws and planning regulations (GOK, 1995). Notwithstanding, sporadic demolitions have continued in major urban centres.

The Development Plan had the greatest number of housing policy directives. It postponed clearance of informal settlements until the housing shortage would be substantially reduced. The Plan noted that; 'The government housing policy is to utilize all resources available in a manner to achieve the maximum possible improvement in the quality of housing over the plan period. This will be done by expanding and introducing a number of programmes for promoting housing: loans to Municipalities and other Local Authorities for housing, direct construction of housing where Local Authorities cannot do it, pilot schemes in rural and urban areas, participation in the financing of private housing by business enterprises and by individuals, assistance to companies which undertake employee housing projects research into housing markets and constraints of supply, especially in finance, contracting and building industry as well as in building codes (GoK, Development Plan 1970/19974. p.514).

This Development Plan appeared to establish the framework for housing policy in Kenya. It was to be achieved through both the National Housing Corporation (NHC) and Housing Finance Company Of Kenya (HFCK) in liaison with relevant organizations. But even then, the policy direction was not realized. The policy was vague and was a non-starter.The 1974/78 Development Plan was clear with respect to informal settlements. The government relented and agreed that a more realistic housing policy should be pursued. In this respect, demolition of informal settlements was not only postponed but stopped. In cases where it was unavoidable, it would not be undertaken without providing the concerned households with alternatives. The plan also isolated Slum Improvement as an alternative to demolition.This was a departure from the government's housing policy of 1965, and the 1970/74 Plan which backed the conditional demolition of informal settlements. At the same time, it recognized the futility of slum demolition, an approach which had its origins in colonial development and did not take the interest of the majority into consideration. The approach was self-defeating and could not be sustained.

Whereas the move to stop demolition of slums was a good policy, it has partially resulted in speculative moves by those who invest in such housing. This trend partly contributes to the proliferation of informal settlements, thereby intensifying problems of service provision and management. It has also contributed to the modification of housing and hence the prevalence of more tenants than owner occupiers in such areas. Housing problems continue to nag providers and consumers alike.

Both the Fourth and Fifth Development Plans (1979/83 and 1984/88) reiterated the government's commitment to increase the housing stock, meet shortfall, and ensure that the produced stock benefits low income urban residents. However, there was no specification as to how they would benefit. The 1979/83 Plan indicated that of the existing 440,000 urban households, only 30% had sufficient incomes to afford minimum cost of conventional housing.

The 1989/93 Development Plan gave directions relating to regulations and building codes. It pointed out the government's intentions to review regulations and building codes under Town Planning, Land and Housing Laws, the Public Health Act and the Local Government Adoptive By-Laws. They were viewed as obstacles to rapid housing development, and should have been reviewed immediately after Independence.

Housing problems and challenges

The investments in the housing sector since the 1966/67 Policy have been minimal and sporadic. The demand for housing still far outstrips supply. High rate of urbanization, increasing poverty and escalation of housing costs and prices have made the provision of housing, infrastructure and community facilities one of the daunting challenges in the socio-economic development of the country. Research on low cost building materials and construction techniques has been limited thus not providing viable guidance to the development of the sector. Moreover, stringent planning regulations and high infrastructural standards have been an impediment in the housing delivery system.

The high level of poverty has rendered access to decent housing an elusive dream to the swelling ranks of people living below the absolute poverty line. The problem in urban areas is mainly that of acute shortage in the number of habitable dwellings, inadequate infrastructure, community facilities and services, overcrowding and extensive slums and squatter settlements. The situation has been aggravated by socio-economic reforms especially the Structural Adjustment Programmes (SAPs). On the other hand, the major problem in rural areas is mainly that of poor quality of the shelter fabric and limited access to safe drinking water.

The estimated current urban housing needs are 150,000 units per year. This level of production can be achieved if the existing resources are fully utilized by the private sector with the enabling hand of the Government. It is estimated that the current production of new housing in urban areas is only 20,000-30,000 units annually, giving a shortfall of over 120,000 units per annum. This shortfall in housing has been met through proliferation of squatter and informal settlements and overcrowding (Ondola et al 2013). The institutional housing situation for public servants, especially for the Police and Prisons staff has greatly deteriorated over the years. It is alarming that a section of the uniformed forces live in deplorable conditions with up to four families sharing a house meant for only one family, thereby compromising everyone's privacy (GOK, 2004). Various interventions and strategies have been introduced in the past to alleviate the above situation.

For instance following the International Year of Shelter for the Homeless in 1987, the National Strategy for Shelter to the Year 2000 was formulated to advocate a change in policy. Since the public sector was unable to meet the challenge through direct provision of housing, the solution had to be sought within an enabling approach, where the Government facilitates other actors to invest in shelter. In 1990, the process towards housing policy review was initiated and the same objective was pursued. It became necessary for the Government to have a critical look into present and future performance of the entire housing sector and formulate a new policy and strategies that will guide the preparation and implementation of future housing programmes. The review of the housing policy was intended to provide a guide in this direction as Kenya, along with other members of the international community, implemented the Habitat Agenda and the National Plan of Action on Shelter and Human Settlements to the year 2020. This policy adopted an enabling strategy, guided by the principles of partnership and participation by all partners in accordance with their comparative advantages (GOK, 2004).

II. METHODOLOGY

The study adopted quantitative research design (Cresswell, 2002). This method was adequate to this study because it generalized from a sample to a population so that inferences were made about some characteristics, attitude, or behaviour of the target population (Babbie, 2001). It was the preferred method of data collection procedure to this study because it was economical and there was rapid turnaround in data collection.

3.3 Study Area

The study will be conducted within the City of Kisumu, which is the third largest city in Kenya. The city stands on the shores of Lake Victoria, the second largest fresh water lake in the world, at an altitude of 1160m above sea level. It lies in the lake basin between latitudes 35˚ 35' East and 34˚ 55' East and longitudes 0˚ 00' South and 0˚ 12' South. The city covers an area of approximately 417km^2 of which 297km^2 is dry land and approximately 120km^2 is under water. Currently, the estimated population is 450,262 persons (GoK Census, 2009). The residents of Kisumu City derive their livelihood from the lake through subsistence fishing and agriculture. The city has maintained its position as the region's major commercial center courtesy of Kibuye market, arguably the second largest open-air market in East Africa. In spite of this, the City experiences one of the highest incidences of food poverty in the country with about 53.4% of the population living below food poverty line. While the national average is 29%, 48% of the urban population lives below the absolute poverty bracket.

From table 2, the target population was 218,766. It was from this total population that the study sample was drawn.

Table 2: Target Population

Area	Male	Female	Total	Area in sq km	Density pp/sq km
Manyatta	31,591	31,346	62,937	5.3	**27,327**
Nyalenda	25,669	23,706	49,375	8.9	**12,679**
Kanyakwar (Obunga)	4,380	4,196	8,576	8.5	**1,009**
Kogony (bandani)	7,150	6,811	13,961	13.1	**1,066**
West Kolwa (Nyamasaria)	36,560	33,842	70,402	12.2	**5,771**
Kaloleni	6,467	7,048	13,515	2.1	**6,436**
Total	111,817	106,949	218,766	50.1	54,288

Sub location area population including the informal settlements in Kisumu. (Source: 1999 GOK Census)

The sample size was calculated using the formula.

$$N = p\% \times q\% \times \left(\frac{z}{e\%} \right)^2$$

Where n = the minimum sample size required.

p% = proportion belonging to the specified category with positive responses.
q% = the proportion not belonging to the specified category i.e. those with no responses.
Z= the z value corresponding to the level of confidence required.
e% = the margin of error required.

Source :{ Saunders Mark et al 2003}.

Given   p% = 80

q% = 20

z = 1.96

e% = 5

$$n = 80 \times 20 \times \left(\frac{1.96}{5} \right)^2$$

Minimum sample size n = 245.86

Say n =245

Estimating response rate and actual sample size

$$\text{Formula: } n^a = \frac{n \times 100}{re\%}$$

Where n^a = the actual sample size required.
N = the minimum (or adjusted minimum) sample size.
re% = the estimated response rate expressed as a percentage.
Source (Saunders Mark et al 2003)

With an estimated response rate of 64% the actual sample size $n^a = \left(\frac{245 \times 100}{64} \right)$

n^a = 383.
Say n^a = 384.
This is summarized in table 3

Table 3. Sample sizes for different sizes of population at a 95 per cent level of certainty (assuming data are collected from all cases in the sample).

Population	Margin of error			
	5%	3%	2%	1%
50	44	48	49	50
100	79	91	96	99
150	108	132	141	148
200	132	168	185	196
250	151	203	226	244
300	168	234	267	291
400	196	291	434	384
500	217	340	414	475
750	254	440	571	696
1000	278	516	706	906
2000	322	696	1091	1655
5000	357	879	1622	3288
10,000	370	964	1936	4899
100,000	383	1056	2345	8762
1,000,000	384	1066	2395	9513
10,000,000	384	1067	2400	9595

Source: Saunders mark et al, (2003).

Simple random sampling was used in this study. The researchers' target population of 218,766 and sample size of 384 was ideal for this method of sampling. It was used to collect quantitative data so that each individual had equal probability of being selected and the sample could be generalized to a larger population. The researcher also found the sampling frame required to be accurate and easily accessible. It was ideal for this study because it required a sample size of over a few hundred with a geographical area where face to face contact was required and the cost of conducting research was relatively low.

The distribution of the sample was as follows:

Nyalenda = 87, Manyatta = 110, Kanyakwar (Obunga) = 15, West Kolwa (Nyamasaria) = 123, Kogony (Bandani) = 25, Kaloleni = 24.

This was arrived at by the following calculations :

(a) Manyatta $= \dfrac{62937}{218766} \times 100$

$= 28.76\%$

$= 28.76\%$ of 384

$= \left(\dfrac{28.76 \times 384}{100} \right)$

$= 110$ respondents

(b) Nyalenda $= \left(\dfrac{49375}{218766} \right) \times 100\%$

$= 22.57\%$

Total number of respondents

$= 22.57\%$ of 384

$= \left(\dfrac{22.57 \times 384}{100} \right)$

$= 87$ respondents

(c) Kanyakwar (Obunga)

$$= \left(\frac{8576 \times 100}{218766} \right) \%$$

$$= 3.92\%$$

Total number of respondents = 3.92 % of 384

$$= \left(\frac{3.92 \times 384}{100} \right)$$

$$= 15 \text{ respondents}$$

d) Kogony (Bandani) $= \left(\frac{13961 \times 100}{218766} \right) \%$

$$= 6.38\%$$

Total no. of respondents $= \left(\frac{6.38 \times 384}{100} \right)$

$$= 24.49$$

$$= 25 \text{ respondents}$$

(e) West Kolwa (Nyamasaria)

$$= \left[\frac{70402 \times 100}{218766} \right] \%$$

$$= 32\%$$

Total no. of respondents

$$= 32 \% \text{ of } 384$$

$$= \frac{32 \times 384}{100}$$

$$= 122.88$$

$$= 123 \text{ respondents}$$

(f) Kaloleni

$$= \left(\frac{13515 \times 100}{218766} \right) \%$$

$$= 6.18$$

Total number of respondents

$$= 6.18\% \text{ of } 384$$

$$= \frac{6.18 \times 384}{100}$$

$$= 23.7$$

$$= 24 \text{ respondents}$$

Table 4: Summary of respondents interviewed.

No.	Estate	Total no. of respondents
(a)	Manyatta	**110**
(b)	Nyalenda	**87**
(c)	Kanyakwar	**15**
(d)	Kogony (Bandani)	**25**
(e)	West Kolwa (Nyamasaria)	**123**
(f)	Kaloleni	**24**
	Total	384

The study used questionnaires, observation, interview schedule ,documentary analysis like Council By-Laws and policy documents as research instruments.The reliability of the instrument was established by computing a test – retest reliability coefficient. This was done by administering the test twice, but allowing an interval of two weeks between them. The pre-testing or pilot testing of the instrument was done at Chiga village within Kisumu municipality. The formula below was used to calculate the reliability coefficient:

$$r = \frac{\sum xy}{\sqrt{(\sum x^2)(\sum y^2)}}$$

Where:

$\sum$ = The Pearson product moment correlation coefficient
x = The deviation of x scores from the mean for each item of the questionnaire filled during the first administration.
y = The deviation of y scores from the mean for each item of the questionnaire filled during the second administration. The Pearson product moment correlation coefficient which the test yielded was + 0.86. The correlation was high enough to judge the instrument as reliable for use in this study (Dalen, 1979). The content validity of the questionnaire was assessed by consulting several independent experts and lecturers in the area of Housing. Kerlinger (1973) points that content validity of an instrument can be achieved through an evaluation of the content by experts. The researcher used the following steps in data analysis: Data entry was done using Excel. Data processing and analysis was done using Statistical Package for Social Sciences (SPSS, version 15). The researcher reported information about the number of members of the sample who did and did not return the survey. Both quantitative and qualitative data was summarized, categorized and interpreted.

III. RESULTS AND DISCUSSIONS
Constraints in the Housing policy towards Low – cost housing development
The investment in the Housing sector since 1966/67 policy has been minimal and sporadic. The demands for housing still far outstrip supply. High rate of urbanization, increasing poverty and escalation of housing cost and process have made the provision of housing, infrastructure and community facilities one of the daunting challenges in the Socio – economic development of Kenya (Gok, 2004). The following factors came out prominently from respondents as being constraints in the housing policy towards low-cost housing development.

Research and demonstration centres
The existence of inappropriate standards and by – laws has greatly reduced the range of approved materials and buildings technologies. There has not been extensive research on alternative locally available building materials by the research institutions.

Though some research findings have been achieved through the efforts of research Institutions including Housing and Building Research Institute (HABRI) of the University of Nairobi and other organization, dissemination and use has been minimal due to inadequate funding for research and dissemination (Gok, 2004). Very few demonstration centres are available for low – cost Housing development. Out of 384 respondents sampled for interview, 32(8.33%) said that there exist research and demonstration centres; 335(87.24%) said that there is no research and demonstrations centres in Kisumu while 17(4.43) were missing due to Non – response.

Table 5: Research and demonstration centres.

Responses	Frequency	Percentage	Cummulative Frequency
Yes	32	8.33	**8.33**
No	335	87.24	**95.57**
Missing	17	4.43	**100.00**
Total	**384**	**100.00**	**-**

Very few demonstration centres are available for low – cost Housing development. Out of 384 respondents sampled for interview, 32(8.33%) said that there exist research and demonstration centres; 335(87.24%) said that there is no research and demonstrations centres in Kisumu while 17(4.43) were missing due to Non – response.

Building materials and Technology utilization

The availability of building materials is a key determinant during the construction of housing. Most individual developers in Kisumu purchase housing materials from hardware shops located in the central Business District (CBD). Some of these materials, which are produced in large – scale industries, end up being costly due to high costs of production arising from high electricity cost. It is also costly to transport the materials to construction sites for incorporation into the housing structure. These materials can be produced on site using labour intensive costs (Gok, 2004).

Table 6: Adoption of new building Technologies/research on building materials.

Responses	Frequency	Percentage	Cumulative Frequency
Yes	52	13.54	**13.54**
No	312	81.25	**94.79**
Missing	20	5.21	**100.00**
Total	**384**	**100.00**	**-**

Out of 384 respondents sampled for interviews on building materials and technology utilization, 52 (13.54%) said there is use of new technology to exploit locally available building materials; 312 (81.25%) said there is no adoption of new building technology in the exploitation of locally available building materials, 20 (5.21%) were missing due to non – response.
The Government should therefore encourage the use of modern technologies in the development of low – cost Housing.

Planning regulations and standards

Laws and regulations play a key role in determination of land ownership, planning and financing of low – cost Housing development. The legal status of land usually determines the possibility of its development into any type of use. There are various legal tools for land use planning, management and development control in Kenya. These include the building code, the building by – laws, the local Government regulations; the local Government act the public health act, the land control act, the land planning act and the landlord and tenant acts.The multiplicity of land use planning, development and management legislation has been identified as a key problem in the management of urban areas (Gok 1996). The key legislation governing the development of Housing is the Building code,the physical planning act,land policy and the Public Health Act. These legislation is especially stringent on materials to be used and type of infrastructure to be provided within any habitations (Gok 1968). This was summarized in Table 7.

Table 7: Response on Planning regulations and infrastructure standards.

Responses	Frequency	Percentage	Cummulative Frequency
Yes	164	42.71	**42.71**
No	148	38.54	**81.25**
Not aware	58	15.10	**100.00**
Total	**384**	**100.00**	**-**

Out of 384 respondents sampled for interviews on planning and regulations and standards in Kisumu; 164 (42.71%) said that there exist stringent planning regulations and infrastructure standards; 148 (38.54) said there is no stringent planning regulations and infrastructure standards and 58 (15.10) responded by saying that they were not aware. The government should therefore review physical planning acts, Building code, Public Health Acts and Land Use policy in order to encourage low-cost housing development.

IV. CONCLUSION

Lack of comprehensive land use planning and management policy has led to the development of substandard settlement with inadequate infrastructure, services and open spaces. This contributed to the construction of unauthorized housing units and the rising trend of the proliferation of informal settlement

V. RECOMMENDATIONS

The Government should review the Building code, Physical planning act, the public Health Act, Land policy and other legal policy documents related to land and low-cost housing development

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