

# [According among others. in summary, there has been](https://assignbuster.com/according-among-others-in-summary-there-has-been/)

Accordingto Onyango (2011) state that government has tried in providing solution to housingproblem in Kenya ranging from forced evictions and resettlements, upgradingslums and informal settlement, enabling environment and city developmentstrategies but none of these strategies have been able to resolve the problemand in most instances, have not benefited the intended group. Severalfactors have been attributed to this impasse including; lackof serviced land, high cost of finance, minimal government funding to housingsector, high cost of building and construction, inappropriate buildingtechnologies, inappropriate housing policy, stringent planning regulations andstandards, high cost of infrastructure, limited research on sustainable housingand to unsatisfactory modes of housing delivery systems among others. Insummary, there has been increased demand for sustainable housing in Kenya , particularly for low and middle income household  who constitute of 89% who demand for housingin urban area . However, housing providers have been providing housingparticularly for upper-middle and top class who constitute of 21% who demandfor housing in the market because of various and varied factors. Much more needto be done in addressing housing shortage in holistic way.

As such this studywill go a long way in filling gaps left by previous studies who focused only onaffordability of housing and financing from the supply perspective. 1. 1  Statement of the problemHousingis a concept which consist of many elements together for betterment of qualityof life and prosperity of a Nation .

Housing is critical in the sense that ittake into consideration of economic, social, cultural and environmental aspects. But no country is yet to satisfy the delivery of sustainable housing to varioussocio-economic groups that make up its populace. Both international andnational laws have made it clear that accessibility of sustainable housing isfundamental right for every citizen. Theannual demand for housing in urban Centre’s is 200, 000 units and the currentannual production is 30, 000 units both private and public sector. It is expectedthat the number of units needed over the next 10 years will be 2.

9 million.. Itis further estimated that by 2030, about 63% of Kenya’s population will be livingin urban areas. According to the Ministry of Housing and urban planning 80% ofthe new houses built are for high-and upper middle-income people, while 83% ofthe demand is coming from low-income families and 89% of the urban populationcannot afford a mortgage, generally this explain why low and middle incomegroups have been left out in housing development and as a result slums andinformal settlement are increasingly day by day.

In 2010, 50% of the urbanhouseholds had average monthly income below $375. Sustainablehousing cooperatives historically has been, still even today is preferredoption for majority of low and middle income household for provision ofsustainable housing. Housing co-operative are stable due to their structure andgovernance demonstrated by collective ownership, collective action andparticipation.

Housing co-operative majority of their target population aredrawn from informal and formal employment, slums and informal settlement, womenand small traders whose income cannot individually affordable  mortgage to acquire  a sustainable housing. Accordingto Hass Property Index, state that the lowest price for home ownership in mostof cities in Kenya is KSH 2M. Additionally, The average price for an apartmentin Nairobi is Sh12.

7 million, a semi-detached house Sh20. 4 million and adetached one Sh35. 2 million..

(Mwaniki, 2014). This amount is still completelyunaffordable to low-income populations given the current gross per capitalincome of KES 5, 848 per month (Noppen, 2014). Paststudies have been conducted in housing sector in Kenya including: – Mutisya(2015) Ojwang'(2015) Kung’u(2013)  Nabutola (2004)Ook((2013) Kwamboka(2013) Kinuthia(2017) Amatete (2016) Kinyua (2013) among others. Though thestudies have discussed various factors that affect affordability of housing inKenya, but there is no study that has been done to establish the role ofhousing co-operative in provision of sustainable housing to low and moderateincome household in Kenya . Also the study will look at thedeterminants of sustainable housing from the demand and supply point of viewand in particular to the consumer and producer housing co-operatives Therefore the main objective of thisstudy will be to establish the key factors that will affect housingco-operative in provision of sustainable housing to low and moderate incomehousehold in Kenya.