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According to Onyango (2011) state that government has tried in providing solution to housing problem in Kenya ranging from forced evictions and resettlements, upgrading slums and informal settlement, enabling environment and city development strategies but none of these strategies have been able to resolve the problem and in most instances, have not benefited the intended group. Several factors have been attributed to this impasse including; lack of serviced land, high cost of finance, minimal government funding to housing sector, high cost of building and construction, inappropriate building technologies, inappropriate housing policy, stringent planning regulations and standards, high cost of infrastructure, limited research on sustainable housing and to unsatisfactory modes of housing delivery systems among others. In summary, there has been increased demand for sustainable housing in Kenya, particularly for low and middle income household who constitute of 89% who demand for housing in urban area. However, housing providers have been providing housing particularly for upper-middle and top class who constitute of 21% who demand for housing in the market because of various and varied factors. Much more need to be done in addressing housing shortage in holistic way.

As such this study will go a long way in filling gaps left by previous studies who focused only on affordability of housing and financing from the supply perspective.

1.1 Statement of the problem

Housing is a concept which consist of many elements together for betterment of quality of life and prosperity of a Nation.

Housing is critical in the sense that it take into consideration of economic, social, cultural and environmental aspects. But no country is yet to satisfy

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the delivery of sustainable housing to various socio-economic groups that make up its populace. Both international and national laws have made it clear that accessibility of sustainable housing is a fundamental right for every citizen. The annual demand for housing in urban centres is 200,000 units and the current annual production is 30,000 units both private and public sector. It is expected that the number of units needed over the next 10 years will be 2.

9 million. It is further estimated that by 2030, about 63% of Kenya's population will be living in urban areas. According to the Ministry of Housing and urban planning 80% of the new houses built are for high- and upper middle-income people, while 83% of the demand is coming from low-income families and 89% of the urban population cannot afford a mortgage, generally this explains why low and middle income groups have been left out in housing development and as a result slums and informal settlements are increasing day by day.

In 2010, 50% of the urban households had average monthly income below \$375. Sustainable housing cooperatives historically have been, still even today is a preferred option for majority of low and middle income households for provision of sustainable housing. Housing co-operatives are stable due to their structure and governance demonstrated by collective ownership, collective action and participation.

Housing co-operative majority of their target population are drawn from informal and formal employment, slums and informal settlements, women and small traders whose income cannot individually afford a mortgage to acquire a sustainable housing. According to the Hass Property Index, it states that

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the lowest price for home ownership in most of cities in Kenya is KSH 2M.

Additionally, The average price for an apartment in Nairobi is Sh12.

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

(Mwaniki, 2014). This amount is still completely unaffordable to low-income populations given the current gross per capita income of KES 5, 848 per month (Noppen, 2014). Past studies 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 the studies have discussed various factors that affect affordability of housing in Kenya, but there is no study that has been done to establish the role of housing co-operative in provision of sustainable housing to low and moderate income household in Kenya . Also the study will look at the determinants of sustainable housing from the demand and supply point of view and in particular to the consumer and producer housing co-operatives Therefore the main objective of this study will be to establish the key factors that will affect housing co-operative in provision of sustainable housing to low and moderate income household in Kenya.