Crowdsourcing the baseline
Introducing the Online Knowledge Portal for research, resources and legislation on affordable housing in Kenya

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Understanding the landscape of information relevant to affordable housing across Africa: CAHF’s interest in the Affordable Housing Data Agenda for Africa

Affordable Housing Data Agenda for Africa

- 117 indicators: value chain and context
- 8 pilot countries: Kenya, Tanzania, Mozambique, Uganda, Nigeria, Côte d’Ivoire, Ghana, Morocco, and then later, Rwanda
- **Public sector focus**: regulators (administrative data) and national statistical agencies (survey data)
- **Private sector focus**: developers and investors
- Governed by an Affordable Housing Investment Alliance

Data Landscapes

Open Access

Data collection at the project level, as a condition of investment: product, process, people, performance

- **Country focus**: 55 countries, 5 regions
- Country consultants collect information for seven sections: overview; access to finance; affordability; housing supply; property markets; policy and legislation; opportunities
- 37 data points collected
- CGIDD income data plots affordability against the cheapest newly built house
- Special paragraph on the availability of data

CAHF Yearbook

CAHF’s wider research activities

- **Subject focus**
  - Gender and Housing Finance (in 2021 with IFC)
  - Housing Affordability (in 2021 with Shelter Afrique)
  - Housing Economic Value Chain studies (in Rwanda and Kenya with the World Bank Group)
  - Rwanda Demand and Supply (in 2021 with AfR)
  - Housing Investment Chronicles studies
  - Rental studies
  - Housing microfinance
  - Residential property markets in South Africa

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**FSDKenya’s wider research activities**

- Building an enabled ecosystem
- Demand & Supply Side Financial Products
- Greener housing and infrastructure

- **Digitisation of Land Information Management System**
- **Aerial Mapping**
- **Affordable Housing Working Group**
- **Partial Credit Guarantee Framework**
- **Transfer of pension assets survey**
- **Action research in bundled micro-insurance product**
- **FSP portfolio segmentation**
- **Demand segmentation of tenants and landlords in small landlord sector**

- **Green planning guidelines, green materials and services director, ABT Technologies evaluation (with Kenya Green Building society)**
- **EDGE certified urban infill apartment learnings (with Fusion Capital)**
- **Scale uptake of proven ABT (with Kwangu Kwaku)**
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  - **Kenyan-focused initiatives**
    - **Research plans**
      - Alternative credit assessment (including primary research into housing finance sector and roll-out of Syntellect’s RightProfile)
      - Baselining and impact assessment
      - MSI and Open Access agenda
      - BuildX research project (gender lens, climate smart and finance)
      - green finance (green mortgages)
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**Greener housing and infrastructure**

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- Action research in bundled micro-insurance product
- Pilot rent relief fund
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Centre for Affordable Housing Finance in Africa

and you?
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Are we missing your work? Please send links in the comment box
**Data Agenda for Kenya**

The KNBS is a key data custodian in Kenya, and a critical partner in helping to understand the progress and challenges of the Affordable Housing Programme. KNBS’ data repository is rich and substantial. A key opportunity exists in curating data with an explicit housing lens.

### Key Recommendations

**Unlock**
- CAHF, FSDKenya and others could extract and analyse household data to close data gaps.
- Integrated Household Budget Survey: Bottom 40 data (including access to services like waste collection and rental data) and data on home improvements exists but is in raw format.

**Disseminate**
- Economic Survey: Some data is collected and disseminated but not easy to find/access (e.g. data in construction chapter on housing loans and residential building construction). The KNBS could publish separate chapters and disseminate construction data to improve accessibility.

**Disaggregate**
- Population and Housing Census: Bottom 40 data may exist but raw data is not disseminated (consider a 10% sample).
- The KNBS is well-positioned to make raw data available to enable analysis of household data. This will allow for useful household-level analysis based on formality and type of residence (urban/rural). This could also facilitate standardised cross-country comparisons. This data could also be triangulated against C-GiDD income data.

**Gather**
- Economic Survey: Much of the published data (including the number of houses completed and employment data) is for Nairobi only which does not allow for a nationally representative analysis. There may be opportunities for the KNBS to gather and publish data from other municipalities.
- Integrated Household Budget Survey: Survey is outdated with no indication of when new budget survey will be conducted. It is not clear what additional household surveys will be conducted in Kenya in light of post-COVID austerity measures. CAHF and FSDK should clarify this.
- Real Estate Survey: This survey has not yet been published but offers an important opportunity for KNBS to track Kenya’s Affordable Housing Programme.
- Where there are opportunities to do so, CAHF and FSDKenya should collaborate with the KNBS to refine household questionnaires in future so that data is generated on key indicators.

### Proposal

KNBS, CAHF, FSDKenya, and Reall form a **working group to support better reporting on Kenya’s Affordable Housing Programme** within the overall residential property sector, and to explore:

- Real Estate Survey and Kenya’s house price index
- Value chain data attention
- Macro-economic & demand side data
- Articulating the B40 and how to grapple with informality
- KNBS as the repository for value-chain data from counties / other government agencies, with standardised frameworks

CAHF, FSDKenya and KNBS to produce a **digital dashboard for inclusion on the KNBS website**, drawing in data from across KNBS surveys, explicitly speaking to the Affordable Housing Programme.
Questions?

Quick links:
Online research portal: https://housingfinanceafrica.org/documents/online-portal-kenyan-literature-and-documents/