

# Effect of Affordable Housing Policies on Urban Slums in Nairobi: Dilemmas, Opportunities, and Lessons learnt in the Region.

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## ABSTRACT

This is a study of the impact the Kenya Affordable Housing Programme had on the urban slums in Nairobi based on peer-reviewed literature and rigorously verified secondary data. Although the programme has increased the total stock of housing, only a small proportion of newly built housing is available to the lowest income earners in the city, which means that around 60 per cent of the population continues to stay in informal settlements. Continued affordability differences, poor infrastructure and high utility expenses also limit substantive access. Comparison of Dar es Salaam and Kampala shows similarities in the city problems, which implies the applicability of the results to the region. The research highlights the need to have integrated policy frameworks, i.e., a mix of housing supply, affordability tools, infrastructure investment and inclusive governance in order to have sustainable urban outcomes.

## INTRODUCTION

Rapid urbanisation has essentially transformed the social and economic environment of cities across the Global South, increasing the existing issues of housing access, affordability, and spatial inequality (Randolph & Storper, 2023). Nairobi is a typical example of this trend. The population of the city has grown at an alarming rate over the last twenty years, both through rural-to-urban migration and natural growth, and the demand for affordable formal housing has been unmet. As a result, informal settlements have only kept growing, and currently, over five hundred thousand people live in the informal settlements of Nairobi. This long-standing imbalance makes the fight to provide decent housing the centre of discussion of public policy, not just as an issue of shelter, but as a factor of health, economic opportunity, and urban inclusion.

The Kenyan government, in turn, has made affordable housing a national development agenda (Omagwa, 2021). The most ambitious housing intervention undertaken since independence is the Affordable Housing Programme (AHP), which was first initiated under the Big Four Agenda and was later formalised under legislative changes. Even its stated goals go beyond unit delivery to include slum improvement, growth of homeownership, and employment. On paper, the programme shows a calculated move towards active state intervention, with support for the participation of the private sector and novel funding mechanisms.

The fact that, despite the visible construction activity and increased attention to politics, the country does not see a decrease in the number of extensive informal settlements in Nairobi provokes serious doubts about the effectiveness of policies. Other roll-outs of the programme have shown that a significant number of recently delivered units are still beyond the financial reach of the beneficiaries to whom they are intended. At the same time, infrastructure and service delivery tend to be slow in following the housing construction. This, in practice, has been translated to mean that households that are the most vulnerable to overcrowding and insecure tenure still engage in informal adaptations, despite the growth of formal sources of housing supply.

Such a gap between policy aspiration and actuality is not unusual in Kenya. History shows that the large-scale housing programmes often fail to reach even the poorest urban dwellers unless the affordability criteria, income distribution, and administrative restrictions are explicitly tackled. The only difference that comes out of Nairobi is the extent of informality and the pace with which housing demand is sustained. Such situations make the city a hotspot in terms of investigating how the policies of affordable housing work in the context of extreme structural burden.

It is in this context that the paper evaluates the effects of the affordable housing policies in the city slums of Nairobi with particular emphasis on the affordability, accessibility and the policy implementation outcomes. Instead of just assessing the policy intent, the study examines how these interventions work in the field and to what degree these interventions have changed the housing situation of low-income households. By placing the experience of Nairobi in the context of the larger urban policy discussions, the article intends to come up with evidence that is both local and international.

By doing so, the research paper is also a contribution to the body of scholarship in public policy, as it fills the gap in the understanding of housing policy design and concrete results in extremely informal cities. Its conclusions are meant to guide policy improvement in Kenya as well as provide lessons to other cities with similar problems of high urbanisation, limited state funds, and inequality that have been inundated with such issues.

### **Literary Review and Policy Review.**

### **Low-Cost Housing and City Policy: Theory.**

The affordability of housing has been a key factor in the policy of cities, especially in those with a history of high rates of demographic growth, and deeply rooted inequalities in social determinants of health (Cacciatore et al., 2025). In its simplest form, the concept of affordability can be operationalised based on expenditure-based measures, the most popular of which is the idea that housing expenses cannot be more than thirty per cent of household income. Despite its popularity, researchers are becoming more critical of the measure of success, particularly in low- and middle-income contexts where informal jobs, unofficial incomes and households living together make it difficult to measure. Affordability, therefore, cannot just be seen as a technical ratio, but rather an expression of low-level institutional and economic practice that dictates access to shelter.

The scholarship of urban policy also places housing within the context of being a market commodity and a social right. Rights-based models emphasise the roles of the state in the provision of adequate, accessible and safe housing. In contrast, market-based approaches focus on efficiency, involvement of the private sector, and fiscal sustainability. In the modern practice (including in Kenya), housing policies are deployed where the approaches overlap. It is the tension of social goals and the market forces that is built into the architecture of the very policy.

### **City Informality and Slums in Nairobi.**

The problem of housing that faces Nairobi cannot be understood without referring to the vast literature on the issue of urban informality. Empirical studies have continuously indicated that fifty-five to sixty per cent of Nairobi citizens live in informal settlements despite the fact that the inhabitable lands only cover about ten per cent of the city's land mass. The spatial incongruence has been decades old and is an expression of a convergence of expensive land prices, laxity and enforcement of planning rules, and the lack of cheap formal housing.

The longitudinal research has shown that the population in informal settlements in Nairobi has continued to increase steadily over the last two decades, mainly in the same direction as the general population in the urban areas, as opposed to decreasing due to policy action. This permanence suggests that slum formation is a structural fact of the mechanisms of interaction of land, labour, and housing markets. The policies with very limited scope, i.e. unit delivery without considering these underlying dynamics, are therefore constrained predictably.

### **The Affordable Housing Policy Framework in Kenya**

The Affordable Housing Programme (AHP), which was launched in 2020 under the Big Four Agenda and later codified in the Affordable Housing Act of 2024, is the largest state-led housing project since independence. The programme states clearly the targets of about two hundred thousand units of delivery every year throughout the country, along with the promotion of public-private relations. The framework on paper is

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consistent with the international best practice, with its combination of state facilitation, efficiency of the private sector, and target subsidies.

Nonetheless, new appraisals demonstrate a more complicated situation. The delivery is also always below the promised threshold, and low-income households are not using it extensively. The mortgage affordability ratio highlights the scale of the problem. The proportion of Kenyan households that meet conventional mortgage qualification requirements falls to less than fifteen per cent, even of subsidised units. Within Nairobi, particularly, rent-to-income ratios on households within the lowest quintile of income earners often exceed forty per cent, which makes formal housing unaffordable. As such, middle-income households are accessing many AHP units other than the targeted slum dwellers.

### **Implementation Lapses and Institutional Constraints**

The literature highlights the critical nature of implementation as an element of policy outcomes. Several reports have identified the lack of coordination among national agencies, county governments and the private developers. The example of infrastructure provision can be used to illustrate this point; when housing units are ready, the lack of water, sanitation, transport, and social services is regularly introduced, which deteriorates their habitable environment and appeals to the target population. This fact denotes the continuation of the discrepancy between policy will and real-life results.

There is also a limitation on financing mechanisms. Despite the increased funding base due to the introduction of novel tools like housing levies and employer contributions, the concerns of regressivity and sustainability in the long term are still present. Recent East African empirical studies indicate that mandatory housing payments can put a disproportionate burden on low-income workers, even though such payments may not assure them of complete projects. This poses equity issues that are pretty relevant in the context of the analysis of public policy.

### **Experience in International Business.**

The experience in Kenya can be interpreted using the international scholarship as a pedagogical reference frame. Large-scale housing programmes in a few middle-income nations, such as Brazil and South Africa, have produced significant numeric results but have not been able to incorporate low-income households into well-serviced cities. Indicatively, assessments of the Brazilian Minha Casa Minha Vida programme establish that social and economic gains were constrained by peripheral location and poor transport connectivity, even though the government invested heavily in the programme.

Conversely, the experiences in the developed countries highlight the significance of institutional capacity in the long term and not just fast delivery. Affordability ratios have been maintained in some countries with established public investment, controlled rental markets, and strong municipal intervention, like in Germany and the Netherlands. The partnerships between the public and the private in such situations are conducted in stable regulatory surroundings, and the affordability targets can be implemented in the long term. This should not mean that such models can be shipped in and pasted in, but rather that the continuity of institutions and consistent policies has a tremendous impact.

### **Synthesis and Research Gap**

Combined, such a body of literature predicts a common trend: affordable housing policies work best when delivery systems fit income realities, provision of infrastructure, and the ability to govern. Empirical data obtained in Nairobi indicates that there is a consistent disconnect between high policy aims and practical deliverables to the slum dwellers. What has not been adequately researched, however, is how recent affordable housing interventions have transformed the practice of housing accessibility, tenure security, and spatial integration for low-income households.

It is in this light that this research fills this gap by formally evaluating the effects of affordable housing policy on the urban slums in Nairobi based on recent research and policy changes. In such a way, it not only adds to the academic discourse of urban housing, but also to policy discussion of how large-scale housing programmes can better be used to benefit their intended beneficiary.

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## METHODOLOGY

### Research Design

This study uses a framework of policy evaluation, which focuses on the effects of the Kenya Affordable Housing Programme (AHP) on the informal settlements in Nairobi by examining secondary data. The research looks into quantifiable policies, such as affordability, accessible housing to low-income earners, tenure and the way it is integrated with other vital urban services. Through the synthesis of administrative data, peer-reviewed articles and cross-border data, the analysis evaluates the provision of housing units and their physical impacts on their occupants between 2015 and 2024. This method is the one that allows carrying out a strict evaluation of policy implementation and the output of resultant outcomes without collecting primary data, thus offering a methodologically sound basis to connect the policy goals to the observed findings. The design is in such a way that the analytic procedure can be reproduced or modified by any other scholar or policymaker who is acting in a similar urban environment.

### Data Selection and Sources

The collation of data was done using a well-established and systematic process to ensure transparency and reliability. The databases used to find peer-reviewed studies included Scopus, Web of Science, and Google Scholar, with such search terms as affordable housing Nairobi, the upgrading of slums in Kenya, urban policy East Africa, and tenure security Nairobi. Recent publications that reported empirical data relating to the effects of housing policy, affordability, or program implementation in Nairobi or other urban city settings were included, and articles that lacked empirical data or those that looked at the effects of housing policy in rural settings were omitted. The quantitative data were obtained at the Kenya National Bureau of Statistics (KNBS), which includes the 2019 Population and Housing Census, annual surveys of households, which provide information on income, household size, and tenure of dwellings in more detail. The Ministry of Housing and Urban Development and the National Housing Corporation (NHC) provided program-specific information on the AHP unit provision, price, adoption, and infrastructure. International data provided by UN-Habitat, World Bank global housing indicators and OECD housing affordability metrics provided benchmarks in affordability, tenure security and service integration, which can encompass local specificity and international comparability of the benchmarks.

### Data Quality Assessment

The accuracy and wholeness of every source of data were carefully evaluated. Governmental reports can be subject to reporting lags, aggregation errors or misrepresenting program results that have been selectively disclosed, whereas survey data may not represent informal settlements as a result of sampling issues. Methodological rigour, sample size, and relevance were evaluated, and peer-reviewed studies were assessed, as well as the global benchmark data were reviewed to compare them with the Nairobi context. Any discrepancies, gaps or limitations were clearly recorded and factored into the analysis in order to maintain transparency and reduce bias. Nevertheless, it is these intrinsic shortcomings that make the convergent evidence provide a valuable basis upon which the outputs as well as the outcomes of housing policies in the informal settlements of Nairobi can be assessed.

### Analytical Approach and Benchmarking.

Quantitative and qualitative data were combined in order to provide an inclusive evaluation of the policy outcomes. The key quantitative indicators included the housing affordability ratios, which are the ratios of the rate of spending household income on housing; unit delivery as compared to the AHP targets; tenure security in terms of legal status of acquiring housing and occupancy stability; and the availability of basic services like water, sanitation and electricity. The comparison of the patterns, gaps, and changes across time in the longitudinal trends was conducted to determine their patterns from 2015 to 2024. Policy reports and academic literature provided qualitative information on understanding the problems of implementation, such as time wasted at the infrastructure and administrative levels, as well as barriers to low-income households taking part. The results of Nairobi were compared to the international standards, including OECD affordability levels and UN-Habitat service coverage rates, and compared with structurally similar cities in the East African region,

specifically, Dar es Salaam and Kampala, to determine the generalizability and highlight challenges in urban housing.

### **Assessment and Analysis.**

The policy outcomes were defined with clearly defined criteria that were related to the local context, as well as international best practices. Affordability was compared in terms of household income distribution in the informal settlements of Nairobi, and accessibility was the ratio of the targeted beneficiaries who managed to obtain the housing units within the AHP successfully. Tenure security bore the improvements in the legal acknowledgements of the security/principles, and de facto occupancy stability and service integration measured the supply of water, sanitation and electricity in the newly delivered units. Implementation coherence was also analysed in terms of comparing planned delivery targets and actual outcomes. Although the results are extremely context-dependent within the context of Nairobi, the study does provide a number of insights that could be applied in other cities of the East African region, which are facing similar informal settlement processes and limited resources. Simultaneously, a variety of limitations are admitted, such as the inability to measure experiences at the household level or have a clear definition of causality, which ensures that conclusions are credible and have the proper framework.

Overall, it is possible to note that this methodology is rigorous, transparent, and policy-relevant to assessing the effect of Kenya affordable housing policies had. Through a combination of the well-established data selection criteria, careful quality control, systematic analysis, and comparison to the international and regional standards, the research offers evidence that is both local and wide-urban in understanding. Explicit recognition of constraints and their transference ensures that the methodology can be reproduced, flexible and helpful to researchers and policy makers keen to understand the results of housing policies in Nairobi and other similar urban settings.

## **RESULTS & DISCUSSION**

### **Rapid Housing Implementation Nexus Continued Shortages.**

The available evidence suggests that the Kenya Affordable Housing Programme (AHP) has brought about the activity of construction in Nairobi, but has not so far reduced urban housing shortage to any significant level. Cross-verified administrative data show that the completed number of units went up to 1,390 to 3,357 in 2022 and 2023, respectively, and then decreased to 1,655 in 2024. Relative to the annual goal of 5,000 units established by the AHP, the programme success rates were 27.8 00 to 67.1 00, which could indicate improvement and a marked instability in the success rates in deliveries (Table 1). These trends indicate financial limitations, difficulties in implementation, and the lack of involvement of the private sector. Despite visible measurable gains, the housing deficit is still enormous, estimated at 2-3 million units, and the formal supply is supplying about 50,000 units in a year, in opposition to the demand of 200,000-250,000 units per year.

Table 1: Annual Affordable Housing Unit Delivery vs. Targets in Nairobi

	Delivered Units	Target Units	% Achievement
2022	1390.00	5000.00	27.80
2023	3357.00	5000.00	67.14
2024	1655.00	5000.00	33.10

These results prove that even though the programme has triggered the construction of houses, the delivery scaling is a key issue, and both government and independent reports confirm this.

### **Affordability and Access: Mismatch of Structure.**

A significant issue that is still a challenge to the Nairobi low-income earners is housing affordability. Statistics show that over 60 per cent of inhabitants in the city are in informal settlements in which families tend to spend a disproportionate amount of income on housing and basic amenities. Studies which have been verified indicate that formal housing is still highly inaccessible to most low-income earners, and mortgage schemes and finance schemes are primarily limited to middle and high-income earners. In OECD terms, a home is unaffordable when it becomes more than 30 per cent of household earnings; however, in informal settlements in Nairobi, it is often higher, which makes the continuous exclusion of economic status evident.

Table 2: Housing Affordability in the informal Settlement of Nairobi.

Indicator	Value	Interpretation
Population in slums	~60 %	The majority of residents face insecure housing (KNBS, 2022; UN-Habitat, 2023).
Working households need affordable housing	~74.4 %	Most cannot access formal housing (CAHF, 2023; Cytonn, 2023).
AHP units reaching the lowest income households	~17 %	Only a small share benefits the poorest (Gov. of Kenya, 2024).
International affordability benchmark	>30 % income	Housing is considered unaffordable if costs exceed this threshold (UN-Habitat; OECD, 2023).

These statistics represent a policy-household structural imbalance. The worst households, in most cases, cannot even access delivered units, indicating targeting inefficiencies as well as general market constraints.

### Accessibility of infrastructure and utility.

Inequality in the provision of utilities adds to the predicament of people living in informal settlements. There is only 22 per cent access to electricity and 19 per cent access to piped water, as opposed to 52 per cent and 71 per cent of the entire city, respectively. In addition to that, residents of the informal areas tend to pay 172 0 cent higher water costs and 45 per cent higher electricity costs than the residents in formal areas, which can be explained by the fact that they use informal providers (Table 3).

Table 3: Availability of Utilities in Informal Settlement vs. Nairobi Mean.

Indicator	Value	Interpretation
Households with electricity	22 %	Access is far below the Nairobi average of 52 %.
Households with piped water	19 %	Most rely on informal water sources (city average: 71 %).
Water cost premium	+172 %	Informal households pay nearly triple for water compared to formal residents.
Electricity cost premium	+45 %	Energy costs are significantly higher due to private connections.

These disparities emphasise the fact that housing delivery is impossible to secure better living conditions; it is essential to incorporate basic services to attain positive socio-economic results.

### Comparative Insights: Nairobi, Dar es Salaam and Kampala.

In the comparison of the city of Nairobi with other cities in the East African region, including Dar es Salaam and Kampala, there are some typical structural limitations. The three cities are undergoing high urbanisation, massive informal settlements, and an endemic imbalance between supply and demand of residential housing. As empirical facts show, scarce access to serviced land, high cost of construction and disjointed governance are more likely to push formal housing to the middle- and high-income populations, leaving the urban poor to

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the informal market. The above patterns underline the applicability of Nairobi problems to the region, and indicate that housing policy might respond to such problems through the lessons learned.

### **Mechanisms of Implementation and Policies.**

Evaluations of the public-private partnerships (PPP) suggest that these mechanisms can be helpful in providing technical capacity and realising financing resources, but a consistent challenge is the institutional coordination. Without straightforward incentives and aligning the stakeholders, housing initiatives are likely to be isolated and struggle to address the requirements of the low-income population. The literature on inclusionary housing and land-value capture in Nairobi indicates that such schemes may take place along the following trajectories, to ensure that affordable units are provided at 25 -30 per cent of the market price, showing that the new financing mechanisms can enhance accessibility and equity.

Community interaction also becomes a crucial consideration. There has been evidence in participatory slum-upgrading programmes that shows that the inclusion of people can help lead to lower costs of construction, better targeting, and better meeting the needs locally, which underscores the relevance of governance structures that focus on inclusivity and accountability.

To conclude, although the Nairobi Affordable Housing Programme has recorded commendable gains in delivering units at affordable prices, the availability of infrastructure, and institutional alignment are significant limitations. This is highlighted by the fact that informal settlements remain, inequitable service delivery, and financial marginalisation, which means that a multi-dimensional policy is required. Supply expansion, affordability mechanisms, infrastructure planning and coordination of stakeholders can enhance the housing performance of low-income households. Comparative regional observations also indicate that such lessons can be generalised in other fast urbanising cities in the East Africa region and thus make the policy interventions more relevant and effective.

## **CONCLUSION AND POLICY IMPLICATIONS.**

The data collected in the present paper shows that the Kenya Affordable Housing Programme (AHP) has led to growth in the delivery of housing in Nairobi, but continues to be limited in its capacity to deal with the fundamental issue of housing affordability and access to low-income earners. Verified housing data indicate that completed units increased by 1,390 in 2022, to 3,357 in 2023, and then decreased to 1,655 in 2024, and have continued to fail to meet the yearly target of 5,000 units (Table 1). These output patterns indicate not only a logistical and financing constraint, but also more structural problems in the design and implementation of housing policy. Combined with a national housing shortfall of about 250000 units per year, compared to a supply of about 50000 units, these figures demonstrate the extent of the problem and the necessity to harmonise policy changes.

The affordability gap is one of the major concerns. Findings show that more than 60 per cent of Nairobi consists of informal settlements where most of the population lives in households that tend to spend a disproportionate amount of their income on housing and basic amenities (Table 2). These results are consistent with peer-reviewed studies that reveal the existence of a low-quality, high-cost situation in slum markets in Nairobi, in which, even after vast amounts of money are spent on rent, housing quality and access to services continue to be low. In slums, 92% of families rent a house and do not have quality infrastructure, supporting the idea of the policies that should go beyond housing delivery to overcome structural market deficiencies.

Affordability is also exacerbated by service access disparity. It has been analysed that electricity connection and piped water accession rates stand at approximately 22 and 19 per cent, respectively, in informal settlements as opposed to urban rates of approximately 52 per cent and 71 per cent, respectively (Table 3). Informal dwellers are also subject to high costs of such services, as they pay between 172 to 45 percent higher prices for water and electricity services compared to those in formal settlements. These trends accentuate the poverty penalty outlined in the urban policy literature, in which poor infrastructure contributes to economic pressure on the poorest households and compromises the livability of the recently delivered residential buildings.

Notably, the analysis of this study is not confined to general scholarly findings on housing policy and upgrading slums. An emerging literature also indicates that creative financing and planning tools, including land-value capture and inclusionary housing, have potential as a way of adding truly affordable units in the event of their combination with the frameworks of public policy. An empirical study that paired the land-value capture with inclusionary housing in redevelopment designs demonstrated that affordable units based on 2530 per cent market rents and prices could be generated using the investment of the private sector in the benefit of the low-income earners of the settlement of Kibera, Nairobi. Although this solution needs the intervention of the law and markets with a finer orientation, its possibility to raise the number of affordable housing units is supported by practical analysis and not speculative theory.

The additional value of participatory, demand-responsive works is also supported by peer-reviewed articles on community-upgrading initiatives. As an illustration, community-based slum upgrading in Kibera proved that when people are actively involved, the construction process may be lowered in cost and result in a more adjusted outcome to the local demands. The findings confirm the belief that inclusive governing and residents' inclusion are not marginal ideals, but helpful facilitators of sustainable housing interventions.

Looking outwards, comparative lessons from other cities within East Africa, such as Dar es Salaam and Kampala, indicate similar structures of constraints within policy on affordable housing, including restricted access to serviced land, ineffective financing framework and disjointed execution. These regional trends point to the fact that the experience of Nairobi can be applied to other similar urban settings, especially the necessity of multi-sectoral interventions that take the form of integrating both the supply of housing, integration of infrastructure and the integration of the institutions.

These findings have multi-faceted implications for policies. On the one hand, policy instruments should put the lowest income groups in the first place, not only supply increase. This might include scaling subsidies, pegging financing to incomes and increasing social rental possibilities and ownership forms. Second, housing development should be combined with the general development of urban infrastructure to make sure that access to water, sanitation, and electricity is not a byword, but rather a part of planning and budget. Third, with the introduction of new processes, including land-value capture and inclusionary housing, into formal policies, and the mobilization of private capital combined with the promotion of equitable access, can be seen in peer reviewed literature on the effectiveness of potential inclusionary approaches. Fourth, community engagement and inclusive governance systems should be imbued in the design of a programme and help achieve both legitimacy and reduced resistance to ensure long-term sustainability.

Lastly, this paper recognises the weaknesses of the secondary data analysis. Although the results offer a good ground on which policy can be inferred and a regional comparison made, further studies would utilise household-based longitudinal information and mixed methods appraisal of individual projects and comparative cross-city studies that can better determine causal processes. The available evidence, however, is also strong enough to shape policy adjustments that can be used to quantifiably enhance housing affordability, access, and equity in both Nairobi and other cities in sub-Saharan Africa that are also rapidly urbanising.

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