Centre for Affordable Housing Finance in Africa

Measuring Housing's Impact Requires Data

Building the information infrastructure for affordable housing in Africa

Housing's Contribution to Economic Development: Reframing the Narrative
USCLusk Center for Real Estate | Way Forward Housing Coalition
7-8 September 2022

Kecia Rust kecia@housingfinanceafrica.org

The Data Agenda for Housing in Africa presents a framework for thinking about the information we need

Value Chain indicators

Land & Infrastructure

- Land assembly
- Land title
- Infrastructure

Construction & Investment

- Stock
- Flow
- Industry
- Finance
- Building materials
- Process
- Sustainability

Sales & Rental

- Ownership
- Rental
- Transactions
- Finance
- Affordability

Maintenance & Management

- Home improvements
- Municipal management
- Finance
- Sustainability

Context indicators

Enabling Environment

- Operating environment
- Climate

Economic Environment

- Macro-economic indicators

Demand

- Demographics
- Gender

Aggregations: National Urban City B40

https://housingfinanceafrica.org/projects/a-housing-finance-data-agenda-for-africa/

https://housingfinanceafrica.org/documents/market-shaping-indicators-for-housing-metadata-document/

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Kenya has a rich administrative data landscape that can offer valuable insights on the state of the housing market. Much of this is locked in other databases or reports and would be usefully shared with a housing-specific purpose. Key next steps are summarised below with high value interventions highlighted in red

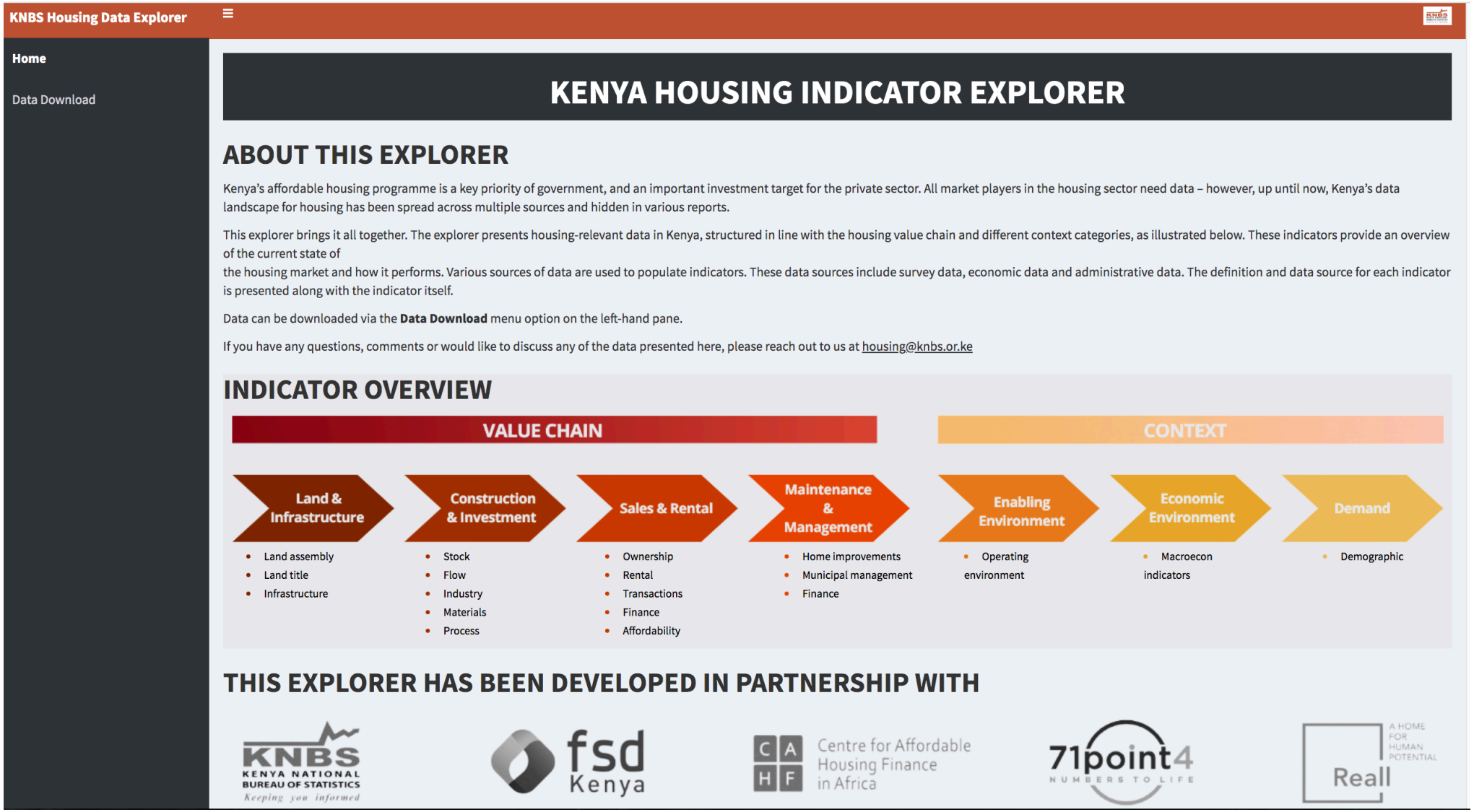
We then tested this across public sector agencies

https://housingfinanceafrica.org/documents/a-review-of-the-data-landscape-in-african-housing-ecosystems-kenya/

	Kenya National Bureau of Statistics	Central Bank of Kenya	Kenya Ministry of Land & Physical Planning / National Land Commission	County governments (including Nairobi)	Private Sector	DFIs / NGOs
Unlock	Extract and analyse household data to close data gaps, esp. Integrated Household Budget Survey	Regularly collate and republish succinct housing and housing finance related statistics published by the CBK			Extract and analyse data collected by industry bodies with emphasis on the affordable sector.	Analyse new DHS data when it becomes available
Disseminate	Produce a digital dashboard for inclusion on the KNBS website, drawing in data from across KNBS surveys, explicitly speaking to the Affordable Housing Programme	Ensure timely publishing of data. Extract mortgage data in a separate publication so it is easier to access.	Publish indicators & reports on residential transfers (including raw land sales, registration and sale of new units and residential resale transactions).	Disseminate indicators and reports on turnaround times from application to decision for planning submissions, as well as cost of compliance related to applications and permitting	The KMRC has undertaken extensive analysis on mortgage lending. This analysis (aggregated for the sector as a whole) should be shared more widely	
Disaggregate	Make raw data available for household level analysis of income, housing circumstances, etc.	Transactions data generated by lenders & credit bureaus could significantly improve public understanding of credit access and performance	Generate and publish key indicators off the pending National Land Management System. Especially make available underlying transactions data so that third parties can augment and add value to the data	Make available detailed data on units completed to enable analysis of activity in the affordable segment of the market	Encourage donors to create more comprehensive and standardised data gathering protocols and templates for projects they fund	
Gather	Gather and publish data from municipalities other than Nairobi. Refine household survey questionnaires to respond to housing-investment relevant information needs	Systematically gather data on LTV, loan term, interest rates and fees, number of loans granted per annum. Gather and publish data on mortgages disseminated by SACCOs			Where DFIs fund affordable housing developments, they should request that developers submit comprehensive and standardised data in line with clear protocols and templates (as with NGOs) – participation in the Open Access initiative	

A key challenge is the integrity of the data pipeline, with rigorously sourced and verified indicators, that are trusted and used

Kenya National Bureau of Statistics, Housing Data Explorer



Public sector administrative data can be used for purposes other than what was originally intended – proof of concept changes the perspectives, turns on lightbulbs

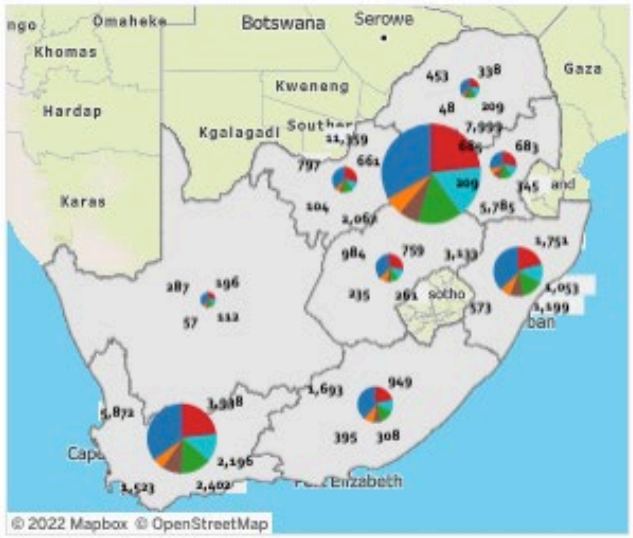
Citymark Dashboard using deeds registry data

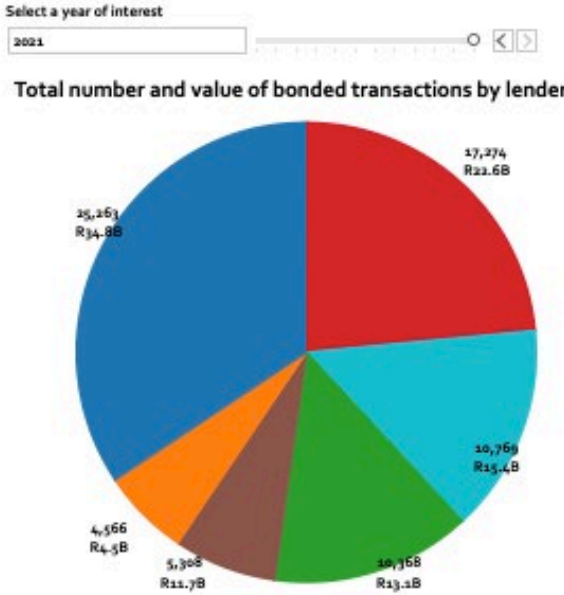
national treasury
Department:
National Treasury
REPUBLIC OF SOUTH AFRICA

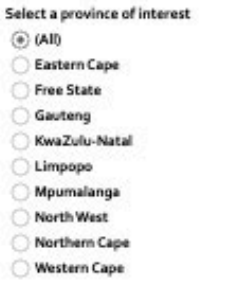
cities SUPPORT PROGRAMME

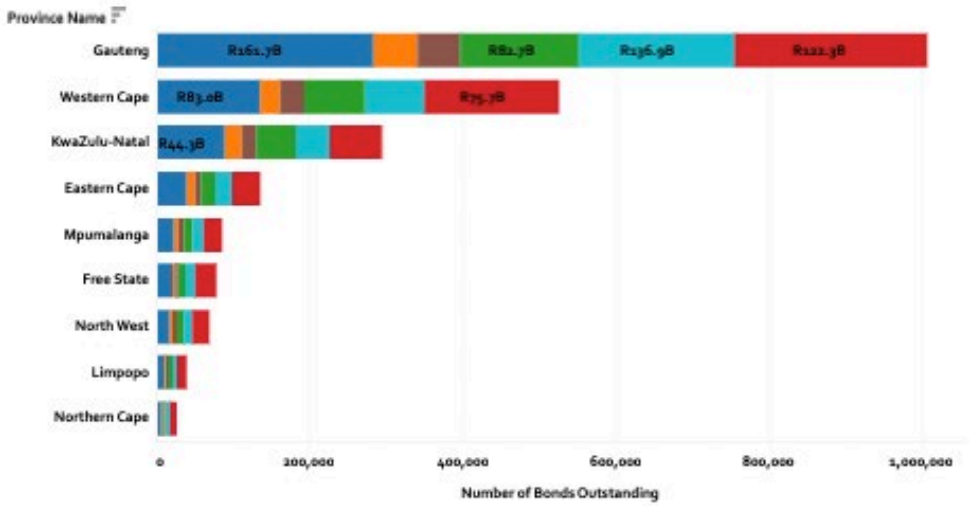
https://housingfinanceafrica.org/documents/citymark-south-africa-mortgage-lending-at-national-level-and-eight-metro-municipalities-sub-place-level-2008-2018/

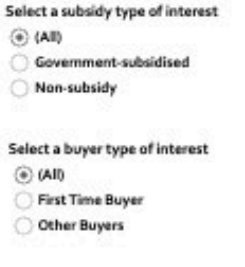
Mortgage lending in South Africa by province | Number of new registrations with a bond by metro and sub-place | Value of new registrations with a bond by metro and sub-place | Number of resale transactions with a bond by metro and sub-place | Value of resale transactions with a bond by metro and sub-place | Total number of transactions with a bond by metro and sub-place | Total number of bonds outstanding by metro and sub-place | Value outsta metro

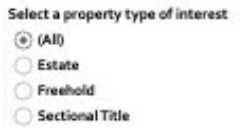












Market segmentation

- The entry market—properties worth R300 000 or less
- The affordable market—properties worth R300 000 - R600 000
- The conventional market —properties worth R600 000 - R900 000
- The high-end market—properties worth R900 000 - R1.2 million
- The luxury market—properties worth over R1.2 million

HOUSING DEVELOPMENTS IN THE NAIROBI METROPOLITAN AREA, KENYA (BETA)-August 2022 by
Centre for Affordable Housing Finance in Africa

Housing developments in the Nairobi Metropolitan Area: by developer

Housing developments in the Nairobi Metropolitan Area: by area

Where public sector data is inaccessible, other footprints of activity offer opportunities – also to crowdsource

Nairobi Metropolitan Area Dashboard
(in development, with the support of FSDKenya and FSDA Investments)

https://housingfinanceafrica.org/document-type/dashboard/

HOUSING DEVELOPMENTS IN THE NAIROI METROPOLITAN AREA, KENYA (BETA)

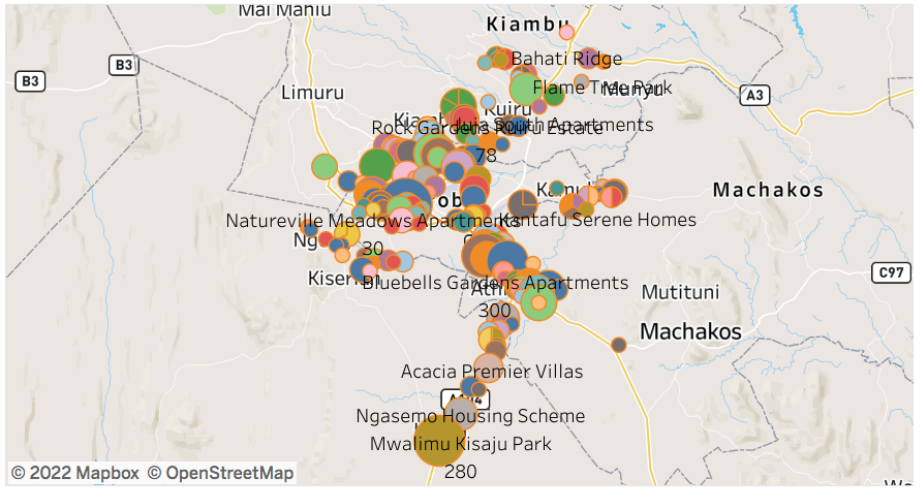
The population in the Nairobi Metropolitan Area, Kenya, was 10.4 million people, as per the 2019 National Census. Nairobi County alone has an annual, estimated housing demand of 150,000 – 200,000 housing units annually. According to the Nairobi County Integrated Development Plan, 2018, over 48% of the existing and incoming supply is for upper middle income households; 35% for high income households; and only 2% for low income households, despite this segment having the greatest housing need. The shortfall of affordable housing supply for the low income segment has resulted in the proliferation of slums and informal settlements, in which it is estimated that about 60% of Nairobi residents live.

This dashboard was developed as part of the Open Access Initiative, in collaboration with FSDKenya and FSDA-Investments. It shows the distribution of approximately 18,000 housing units within the Nairobi Metropolitan Area, and covers four of the five counties in the metro – namely Kiambu, Kajiado, Nairobi, and Machakos. The 5th county within the NMA is Murang'a County, a mainly agricultural area with the majority of housing units being self-built.

The data underlying this dashboard was collected in 2019 and 2021 from information available in the public domain. In some cases, information collected was supplemented through telephone conversations. To access the full dataset, please email Beatrice: Beatrice@housingfinanceafrica.org. Note – the data is current as at the date of collection – any changes / additions to the data as presented can be submitted to Beatrice Mwangi. Views by year collected are not cumulative – look at both options to properly understand the dynamics in an area or with a developer. We are currently developing a third "2022" database that includes updates from both the 2019 and 2021 datasets as well as any new developments, in the hopes that this cumulative view will showcase all housing developments in the Nairobi Metropolitan Area and their current (2022) status. We welcome developers, property managers, and other sector practitioners.

Projects and units in selected area

Total developers building in All: 166



This map is dynamic. Use the bar on the left to zoom in and out and view these projects within the context of the full NMA or of the local area in which they are located. The arrow at the bottom of the bar offers editing options.

Number of

Projects in the selected area

All

Select an area of interest: (All)

Year collected: 2019 / 2021

Project Status: (All) / Complete / Ongoing / Planned

The **Clay City** is a **480** unit project developed by **HF development and investment limited** developers. The project started in **no data** and currently **Complete**. It sits on **no data** acres, which translates to approximately units per acre

In the year **2019**, in **All**, there were a total of **1 to 26** developments comprising of **21 to 4,387** units.
Data was collected in 2019, 2021 and is ongoing.That said, the views are *not* cumulative – look at both options to properly understand the dynamics in an area.

Access the full dataset

Construction cost benchmarking started with the fictional and is moving to the actual comparing differences in cost categories

Figure 11: Comparison of cost of standard CAHF House between six African countries (US$)

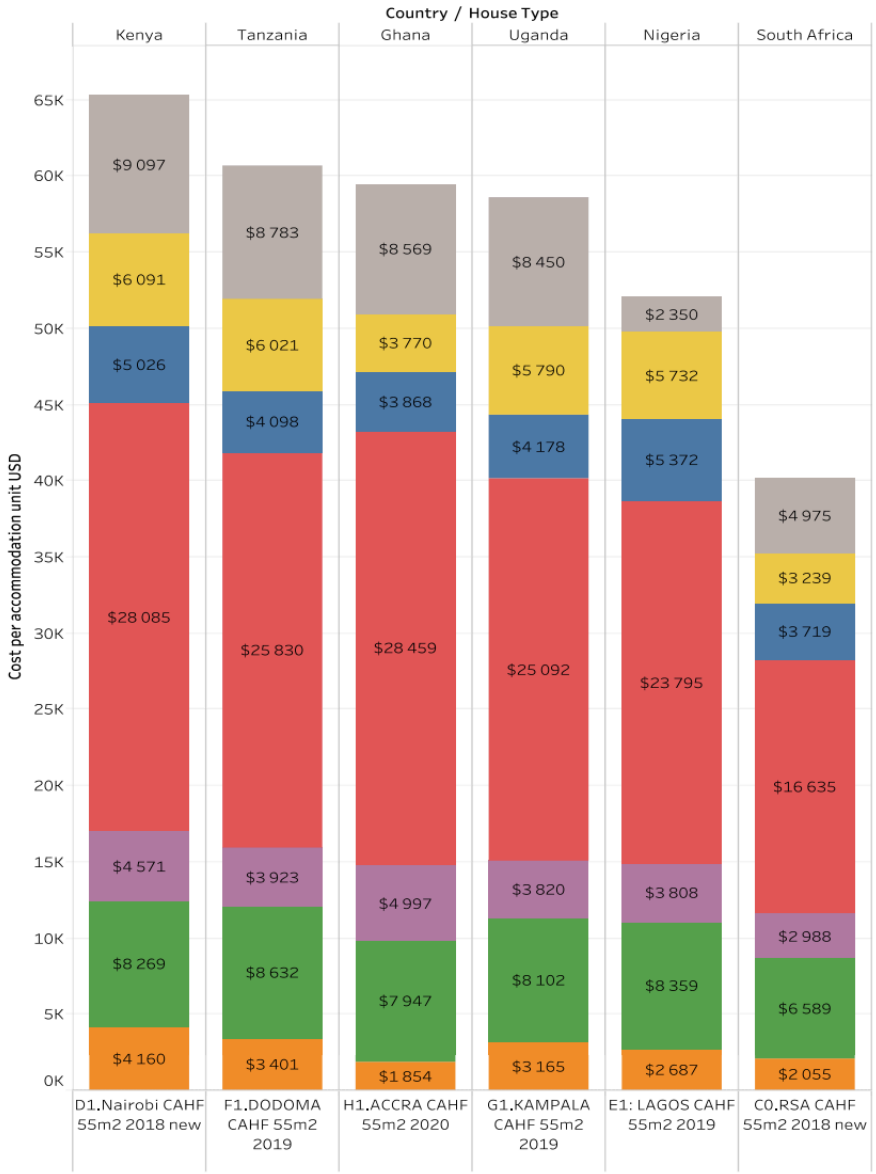
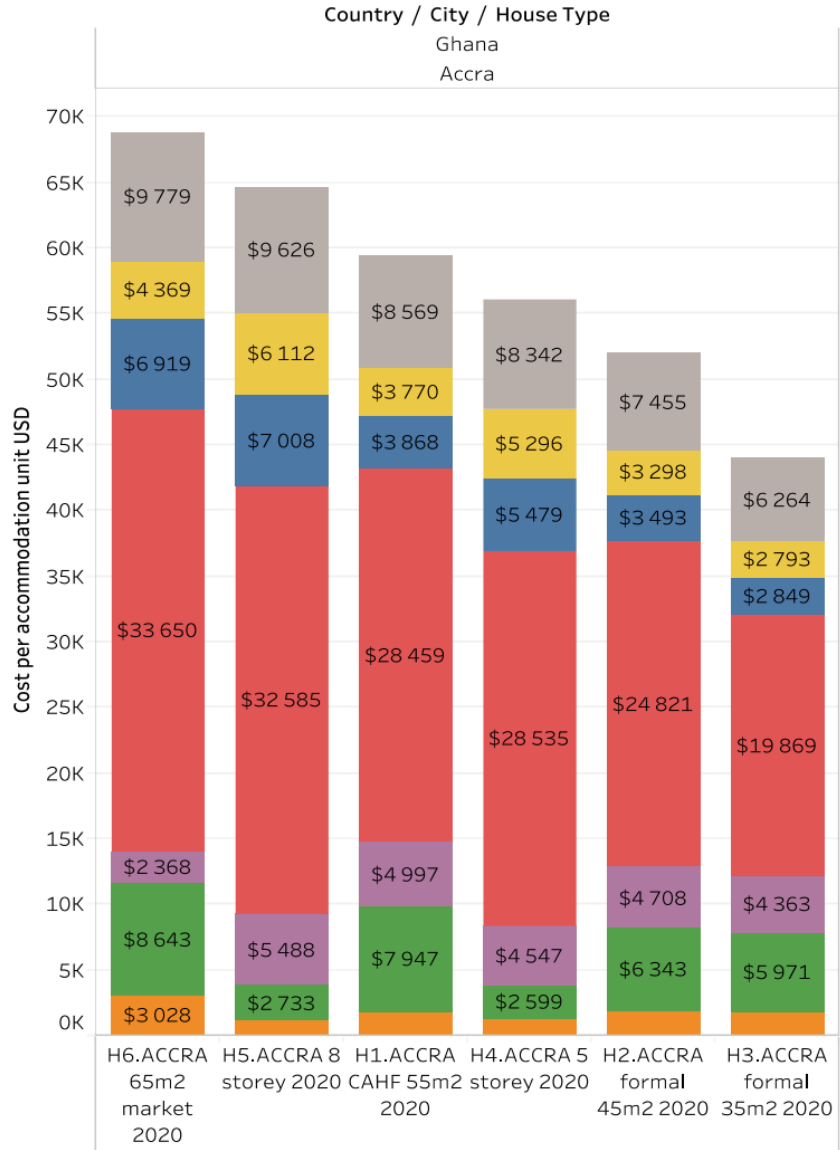


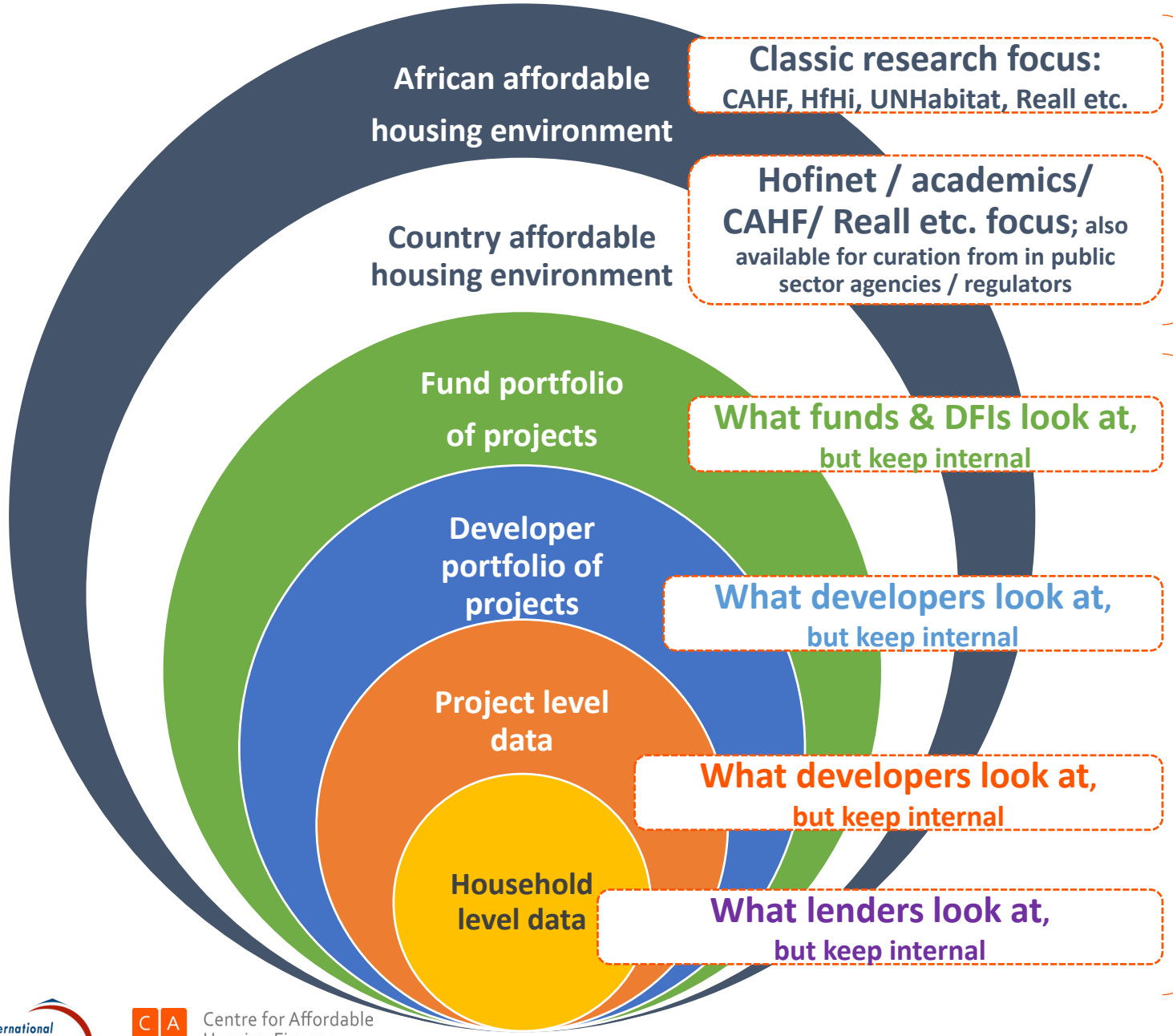
Figure 14: Comparative costs of different housing typologies in Accra, Ghana in 2020 (US$)



https://housingfinanceafrica.org/documents/ghana-economic-impact-of-housing-construction-and-rental-activities-cost-benchmarking-and-housing-economic-value-chain-assessment/

The Open Access Initiative: crowdsourcing data as development happens

Key data questions relate to the nature of the **product**, its composition and associated costs; the **process** followed, including steps, time and cost, and the blockages that arise and the implications these have on overall affordability; details relating to **people**, the target market, their affordability, other financial pressures, housing needs; etc.; and then the **performance** of the investment, whether this is a worthwhile venture, how it might be improved, etc.



High level market information is increasingly available, but key gaps remain. These could be addressed by public sector players and DFIs, and are the focus of CAHF's Data Agenda for Housing in Africa

Opaque, limited availability; unstandardized collection, incidental

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