Leiden-Delft-Erasmus
East Africa Research
Network

LEARN WEBINAR

Cross-city Policy Dialogue #6

Topic: Financing and accessing affordable housing in East African cities

Date: 23rd September 2026
Time: 2:00-3:30 PM

Background

East African cities are urbanising faster than their ability to adequately house their populations. Nairobi, Kigali and Dar es Salaam are among the continent's fastest-growing urban centres, and in each of them, formal housing supply has failed to keep pace with demand. The result is a familiar pattern across the region: large and expanding unplanned and/or informal settlements, overcrowding, rising land and rental costs, and a widening gap between what housing costs to build and what most urban households can afford to pay. Housing shortages are acute across East Africa. Kenya faces an annual housing deficit of roughly 200,000 units, while Rwanda's government has set a target of building 150,000 new dwellings each year to keep pace with demand projected to reach 5.5 million homes by 2050. Tanzania's gap is wider still, with a national shortfall estimated at around 3.8 million homes. In Dar es Salaam specifically, more than two-thirds of residents live in unplanned settlements, underscoring how far housing supply has fallen behind urban growth.

The three countries are each experimenting with different institutional and housing financing models to close this gap. Kenya's Affordable Housing Programme is anchored in a mandatory payroll levy that funds construction across all 47 counties; it has mobilised significant capital and created large numbers of construction jobs, but has also faced legal challenges, slow disbursement to some projects, and questions about affordability and transparency. Rwanda's approach combines a national housing authority, government subsidies of up to 30 percent of unit cost for first-time buyers, and partnerships with pension funds, banks and pan-African housing financiers such as Shelter Afrique to deliver mixed-income estates around Kigali. However, only a fraction of planned projects have been completed to date. Tanzania's housing response increasingly relies on microfinance products tailored to informal-sector workers who are excluded from conventional mortgage markets, alongside community-led self-build initiatives that let households expand or improve homes incrementally as funds allow. These approaches reach a segment of the population that formal developer-led housing, priced beyond most incomes, does not.

Across all three contexts, common questions recur: how to make housing finance reach low- and middle-income households rather than only the formally employed; how to secure land and basic infrastructure at a cost that keeps units affordable; how to avoid displacing the very communities these programmes are meant to serve; and how to balance ambitious national targets with realistic, well-governed and secure accessibility. This webinar brings together government agencies, housing finance institutions, urban planners, researchers and civil society from Kenya, Rwanda and Tanzania to compare notes on what is working, what is not, and what can be learned across borders.

Objectives

The objectives of this webinar event are:

- To examine the financing models, policy instruments and institutional frameworks driving affordable housing delivery in Kenya, Rwanda and Tanzania.
- To assess how affordable housing programmes are addressing affordability, inclusion and displacement risks for low- and middle-income urban residents.
- To identify best practices and transferable lessons for scaling affordable, secure housing accessibility across East African cities.

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Time	Agenda item
5 minutes	Welcome and opening remarks
15 minutes	Keynote presentation
10 minutes	Reactions
35 minutes	Policy panel discussion
15 minutes	Q&A and open discussion
5 minutes	Discussant takeaways – moderator
5 minutes	Closing remarks

Moderator

The webinar will be moderated by **Albert Nyiti**

Questions for the Panel Discussion

I. Which financing instruments, levies, subsidies, pension-fund investment, mortgage refinancing, have mobilised capital most effectively, and what trade-offs come with each?
II. How are national housing agencies balancing commercial viability with their mandate to deliver housing low- and middle-income households can actually afford?
III. What measures ensure affordable housing schemes reach informal-sector workers, women, youth and others excluded from formal mortgage markets?
IV. How can affordable housing and informal-settlement upgrading be sequenced to minimise displacement and protect residents' livelihoods?
V. Which East African innovations, incremental housing, offsite construction, housing microfinance, could be adapted elsewhere in Africa?
VI. What partnerships, regulatory reforms or data systems are needed to close the gap between national housing targets and real access on the ground?

Web event format and logistical considerations

The event is organised by the Leiden-Delft-Erasmus-East Africa Research Network (LEARN). The 1hr 30 minutes webinar will take place via Zoom.

The meeting will be held in English. Participation requires online registration. The calendar invite and meeting link will be shared in due course upon registration.

Post event

A rapporteur summary will be distributed to all participants. The recommendations arising from the webinar will inform subsequent cross-city exchanges and the preparation of a policy brief.

Speakers / panellists

- Representative, Rwanda Housing Authority (RHA)
- Researcher, Ardhi University (Tanzania)- Prof. Tatu Mtwangi-Limbumba (woman) or Prof. Tumsifu J. Nnkya (man)
- Representative, UN-Habitat- Jeremiah Ougo