



Institute of Policy Analysis  
and Research - Rwanda

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## 2nd Utafiti Sera Forum on Affordable Housing in Kigali on 26 April 2018

## Forum Report

Institute of Policy Analysis and Research - Rwanda

May, 2018

*Cover Photo: Forum Participants.  
Photo by IPAR-Rwanda.*

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# Abbreviations and acronyms

ED	Executive Director
GoR	Government of Rwanda
IPAR	Institute for Policy Analysis and Research
LODA	Local Administrative Entities Development Agency
MINALOC	Ministry of Local Government
MININFRA	Ministry of Infrastructure
PASGR	Partnership for African Social and Governance Research
REMA	Rwanda Environment Management Authority
RHA	Rwanda Housing Authority
RLMA	Rwanda Land Management Authority
RSSB	Rwanda Social Security Board
RTDA	Rwanda Transport Development Agency

# Executive Summary

The 2nd Utafiti Sera Stakeholders' Forum on Urban Governance in Kigali was held on April 26, 2018 in Marasa Umubano Hotel in Kigali, Rwanda. The forum brought together 40 stakeholders from local, national and international institutions concerned with research and policy-making around and issues pertaining to urban governance and city transformation (see list of participants in Annex 2).



The objective of the Second Utafiti Sera Forum was to delve deeper into the question of affordable housing in Rwanda, a theme that was selected among the five cluster areas that had been agreed upon during the First Utafiti Sera Forum. The forum underscored gaps and challenges in affordable housing in Kigali despite the existence of a number of programmes initiated by the Government of Rwanda. Among these gaps and challenges, the following was highlighted:

- i. High rates of urbanisation and population growth;
- ii. Absence of proper monitoring and evaluation strategies of public housing policies and programmes;
- iii. Lack of access to land and other housing inputs; and
- iv. High cost of imported construction materials.

During the plenary sessions, further challenges hindering the delivery of low-cost housing in Rwanda were identified. These included:

- i. Fixed mind-sets and cultural perceptions regarding house ownership preferences;
- ii. Unrealistic master plan whose implementation constrains people to use expensive construction materials;
- iii. Currency depreciation that drives up the costs of construction materials;
- iv. High interest rates that make house purchases under a loan scheme expensive;
- v. High cost of the land which increases the overall costs of housing construction;
- vi. Limited community involvement in housing policies and projects' design and implementation;
- vii. Limited focus on rental housing which leads to very high rental prices; and
- viii. Mismatch between affordable housing schemes and MINALOC's socio-economic categorisation of the population.

In consonance with the above challenges, the forum suggested a number of solutions to address the situation:



- a. Engaging both academic and research institutions to devise for innovative ways, through empirical and applied research, to integrate affordable housing into microfinance schemes;
- b. Mainstreaming public policies using simple language that can be accessible to every citizen. This can be achieved by engaging community councillors (local elected leaders), and producing handbooks and manuals to disseminate existing policies;
- c. Producing locally sourced low-cost construction materials;
- d. Adapting current construction technologies suitable for Rwanda's context in terms of its geophysical nature, culture, economic situation, etc.
- e. Reducing labour costs on affordable housing construction projects by involving the beneficiaries;
- f. Documenting and coordinating all housing projects within the country;
- g. Establishing a joint cumulative scheme whereby government grants incremental houses to low-income individual and beneficiary completes it;
- h. Sensitizing the community to change its mindset and understand that every citizen cannot own a house;
- i. Conducting a study to find out how the existing informal settlements can contribute to affordable housing;
- j. Laying emphasis on constructing rental houses instead of houses for sale;
- k. Promoting a culture of saving to increase housing purchasing power;
- l. Conducting comprehensive research on housing policies taking into consideration socio-economic, technological and anthropological aspects of housing; and
- m. Regulating prices set for the houses developed by investors.

# 01 Introduction

## 1.1. Background to the 2nd Utafiti Sera Stakeholders' Forum

The 2nd Utafiti Sera stakeholders' forum was a continuation of the 1st Utafiti Sera forum held on January 18, 2018. The 1st forum targeted key stakeholder participants in the field of urban governance and mapped out a number of issues related to urban governance in need of policy intervention. Key stakeholders present in both forums included national policy makers, civil servants from key development ministries and organisations, as well as other stakeholders from academic/research institutions and the private sector.

Under the theme of 'affordable housing', the 2nd forum discussed the current housing needs in Kigali and presented various projects on affordable housing initiated either by the Government of Rwanda and/or by private partners in housing development. Following the discussions held, the participants identified several major challenges in the delivery of low-cost housing in Rwanda, and proposed possible solutions drawing both on the stakeholders' views and on the existing evidence generated through research conducted prior to the event.

## 1.2. Opening Session



**Ms. Eugenia KAYITESI,**  
Executive Director, IPAR-  
Rwanda



**Dr Martin Atela**  
Research & Policy Engagement  
Manager at PASGR

The forum was facilitated by Mr. Roger Mugisha, a Research Fellow from IPAR. Before the official opening of the forum, the facilitator recalled what had been discussed during the last forum held on January 18, 2018 at the same venue. He mentioned all the key themes that were identified and announced that, after scrutiny of the existing evidence, the theme “Affordable housing” had been selected to be debated during the 2nd Utafiti Sera Forum.



### 1.2.1. Welcome remarks by Ms Eugenia Kayitesi, IPAR Executive Director

Before delivering her opening speech, Ms Eugenia Kayitesi requested the participants to introduce themselves and thereafter, she went on to thank all of them for responding positively to IPAR’s invitation. Ms Eugenia Kayitesi also made a recap of five key themes in need of policy intervention that were agreed upon during the previous forum. These included:

1. A study of the socio-cultural aspects of housing;
2. Incentivising the private sector to invest in affordable housing;
3. Impact of poor waste management on public health;
4. Impact of urbanisation on food security;
5. The provision of cost effective public transport in urban areas.

From of all the above themes, the house reached a common consensus that “affordable housing” was a suitable policy theme to tackle largely because there was sufficient research evidence available on the issue. As result, Ms. Eugenia Kayitesi noted that IPAR-Rwanda, as an organisation that encourages a culture of constructive debate on government policies, has a mandate to present the available evidence to the stakeholders. She thanked PASGR for supporting the forum and helping IPAR achieve its core mandate of promoting a culture of dialogue and debate on policy issues. She concluded her remarks by wishing fruitful discussions and deliberations to all the participants.

### 1.2.2. Remarks by Dr Martin Atela, Research & Policy Engagement Manager at PASGR

Dr. Martin Atela presented an overview of PASGR and the Utafiti Sera Programme. PASGR is a Pan-African organisation based in Nairobi that supports the production and dissemination of policy relevant research through partnership approaches. The purpose of the Utafiti Sera programme is to build a community of practice around specific policy issues to enhance policy outcomes. This is done through a process whereby existing evidence around specific policy issues is synthesized, packaged

and disseminated to relevant stakeholders and deliberated in forum and other policy events.

Dr Atela thanked IPAR-Rwanda team for their efforts in hosting the Utafiti Sera house on Urban Governance and City in Rwanda and provided a brief overview of the other Utafiti Sera houses operating across the African continent. These include a house on social protection policy uptake in Kenya, a house on employment creation in agriculture and agro-industry in Kenya and Nigeria, a house on new forms of social and political action in Nigeria as well as a house on urban governance in Kenya. He stressed that Africa should rely on home-grown African solutions to African problems and ended his speech by wishing fruitful discussions to all the participants.

## Presentation



**Dr. Aime Tsinda, Senior Research Fellow at IPAR, gave a core presentation that introduced the topic at hand and set the stage for discussion. The presentation followed the following sequence:**

- i. Background
- ii. Objectives
- iii. Mismatch between the demand and supply of housing in Kigali
- iv. Initiatives of affordable housing by the Government of Rwanda
- v. Major challenges
- vi. Recommendations
- vii. Perspectives of Utafiti Sera House participants

**To begin with, Dr. Aime Tsinda defined “affordable housing” as the relationship between accommodation and people. For some people, no housing is affordable while for other all housing is affordable no matter how expensive it might be. In this regard, he proposed the correct definition of ‘affordable housing’ to refer to a reasonable quality of house that is affordable to people with modest or low- incomes.**

**He noted that in Kigali, a deficit in housing was increasing while the majority of Kigali residents earned very low-incomes. In this regard, he highlighted some challenges**

**hindering the provision of affordable housing among people with low-incomes:**

- i. High rates of urbanisation and population growth
- ii. Absence of proper monitoring and evaluation strategies for public housing policies and programmes
- iii. Lack of access to land
- iv. High costs of construction materials

**In line with the above challenges, the major objectives of his presentation were as follows:**

- i. To share with Utafiti Sera House members the available evidence on the supply and demand of housing in Kigali;
- ii. To document policies and approaches of affordable housing and initiatives by the Government of Rwanda;
- iii. To provide a synthesis of major challenges in delivering affordable housing; and
- iv. To provide recommendations that can result in enabling conditions for affordable housing initiatives to succeed in Kigali.

**Dr. Aime Tsinda noted a big mismatch between the demand and the supply of housing in Kigali whereby the annual demand for new dwellings was 31,279 per year while the supply of housing facilities**

was about 1,000 units, implying an annual deficit of about 30,279 units.

He further noted that though there are a number of initiatives undertaken by the Government of Rwanda (GoR) since 2013 (e.g., Urukumbuzi in Kinyinya, RDB and Shelter Afrique in Rugarama, Abadahigwa ku Ntego Ltd, etc.), although many of them have not been completed.

**In line with the above challenges, Dr. Aime Tsinda presented the following recommendations to improve the current state of housing in Rwanda:**

- i. Identifying appropriate construction technologies to use in constructing quality low-cost houses through the use of “made in Rwanda” materials such as adobe blocks, mud-bricks, Compressed Earth Blocks (CEBs), iron bars, roofing materials, and cement.
- ii. Attracting more companies such as STRATEC and Skat Suisse that produce environmentally friendly and affordable construction materials and equipment to enable people to build houses quickly and cheaply.
- iii. more private sector stakeholders to invest

in building affordable houses.

- iv. Establishing affordable financial schemes for housing.
- v. Investing in research and promoting the use of local materials and traditional technologies to enable modern housing requirements for low-income households.
- vi. Adopting high-rise construction technologies to make better use of existing land and cope more effectively with the population surge.
- vii. Motivating entrepreneurs wishing to invest in the production of local building materials through a system of tax reliefs and incentives.
- viii. Synchronising house construction with land management policies.

**To wind up, Dr. Aime Tsinda highlighted three areas to guide the discussions during the plenary session:**

- i. Initiatives for affordable housing by the Government of Rwanda
- ii. Major challenges in the delivery of low-cost housing in Rwanda
- iii. Possible solutions

# 02 Plenary session discussions

## 2.1. Initiatives of affordable housing by the Government of Rwanda

One of the major problems raised during the plenary discussions was that most of the government-led initiatives on affordable housing were in practice targeting people with high- income. The Gacuriro project was cited as an example where the cost of a house reached 122,000,000 RwF. (approximately 142,000 USD). At this rate, even a well-paid public civil servant could not afford any of the houses constructed in the Gacuriro site.

The participants also underscored the mismatch between the goals set out by GoR and their implementation. It was observed that in most cases, the goals underlying government initiatives in the area of housing were well-defined during the initial phase, but serious problems arise at the level of implementation. This mismatch was found to be the major reason why most of the affordable housing projects, as presented by Dr. Aime Tsinda, were incomplete. Thus, an income assessment was recommended to ensure that housing projects cater to the abilities and needs of their target group.

Other participants also touched upon the issue of rental houses. It was observed that most initiatives focus exclusively on house ownership. In this respect, IPAR was requested to conduct a study on how to increase initiatives for rental housing, drawing on success stories from other countries.

Some participants also attributed the challenges of affordable housing to the out-fashioned housing technologies used in Rwanda. The use of new technologies that drive down the costs and time of housing construction in the long-run was recommended.

Some other participants also ascribed the lack of affordable houses to land scarcity. It was therefore recommended that the existing informal sites be upgraded and developed for effective use. It was also recommended that the communities be sensitized

on the implementation master plans as well as the national housing and land use policies.

In general, the participants' ideas converged on the fact that the demand for affordable housing in Rwanda was high. It was therefore recommended to review and consider subsidising all factors that increase construction costs (land, materials, technology, etc.). However, one participant was critical about the assertion that demand for affordable housing is high in Kigali. In his view, the demand can only be high if people had enough income to match the existing supply, which was not the case in Rwanda. He stressed that all Rwandans could not have houses because there were those with sufficient incomes who could afford houses, while others could not at all.

For people with very low-incomes, the participants suggested that the GoR could construct free houses for that category of people and request them to cater for maintenance. In this regard, the participants underscored the problem of cultural mind-sets and norms whereby every Rwandan wanted to own houses, which is neither feasible nor sustainable. In solving these challenges, the participants recommended sensitization programmes that focus on shifting cultural perceptions and attitudes from housing ownership to housing rental. The Government was also requested to apply the Ubudehe income stratification strategy as established by the Ministry of Local Government (MINALOC), to promote and support affordable housing schemes in Rwanda.

## 2.2. Major challenges in delivery of low-cost housing in Rwanda

Basing on the plenary discussions, the participants identified the following challenges in the provision of affordable housing:

- i. Fixed mind-sets and cultural perceptions regarding house ownership preferences;
- ii. Master plan whose implementation constrains people to use expensive construction materials;
- iii. Currency depreciation that drives up the cost of construction materials;
- iv. High interest rates that make house purchases under a loan scheme expensive;
- v. Lack of market assessment before the implementation of projects (no target group identification);
- vi. High cost of the land which drives up the overall cost of housing;
- vii. Limited community involvement in housing policies and projects' design and implementation;
- viii. Limited focus on rental housing which leads to very-high rental prices;
- ix. Mismatch between affordable housing schemes and Ministry of local Government's (MINALOC) socio-economic categorisation of the population.
- ii. Mainstreaming public policies using simple language that can be accessible to every citizen. This can be achieved by engaging community councillors (local elected leaders), and producing handbooks and manuals to disseminate existing policies.
- iii. Producing locally sourced low-cost construction materials
- iv. Adapting construction technologies suitable for Rwanda's context in terms of its geophysical nature, culture, economic situation, etc.
- v. Reducing labour costs on affordable housing construction projects by involving the beneficiaries
- vi. Documenting and coordinating all housing projects within the country
- vii. Establishing a joint cumulative scheme whereby government grants incremental houses to a low- income individual and the beneficiary completes it
- viii. Sensitizing the community to change its mindset and understand that every citizen cannot own a house
- ix. Conducting a study to find out how the existing informal settlements can contribute to affordable housing
- x. Laying emphasis on constructing rental houses instead of houses for sale
- xi. Promoting a culture of saving to increase purchasing power
- xii. Conducting comprehensive research on housing policies taking into consideration socio-economic, technological and anthropological aspects of housing
- xiii. Regulating housing prices set by housing developers and other investors.

## 2.3. Possible solutions

After identifying the above challenges, the participants suggested the following solutions to meet optimal conditions for affordable housing in Rwanda:

- i. Engaging both academic and research institutions to utilize empirical and applied research, to identify innovative methods of integrating affordable housing and microfinance schemes

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The community working together to solve problems they have identified using dialogue and consensus in Rwanda. The Ubudehe Credit Scheme enables the poor to benefit from a community project by signing a contract with the community setting out obligations and commitment to pay back. The community monitors the advancing and the repayment of loans.

# 03

## Closing remarks by Dr. Aime Tsinda

On behalf of IPAR-Rwanda and PASGR, Dr. Aime Tsinda delivered closing remarks. In his speech, he noted that affordability is a complex concept that should go hand in hand with people's social living conditions. He added that the problems of affordable housing discussed during the forum were not specific to Rwanda, but were eminent in most countries in the world. However, the forum was a useful platform for participants to exchange ideas on how to solve the crucial problem at hand and inform government on how to improve existing policies in a Rwandan specific context.

He indicated that IPAR-Rwanda as a think tank, is always ready to work with all stakeholders to address pressing issues in society. However, conducting research is expensive and will require partnerships between government, the private sector and researchers. Dr. Tsinda reflected back on some of the participants' concerns about whether houses constructed in Rwanda under existing affordable housing schemes were really affordable or not. He therefore invited the participants to work together with IPAR-Rwanda to produce a position paper on this issue that would be shared with all the concerned stakeholders. He also encouraged all participants to drive forward the efforts of the Utafiti Sera house in their respective institutions.

Finally, Dr. Aime Tsinda lauded the rich and divergent contributions made by participants during the forum. He greatly commended the spirit of debate and dialogue demonstrated, and urged the participants to honour IPAR and PASGR's invitations whenever called upon again in future forums.

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# Appendix 1: Programme of the Day

TIME	ACTIVITY
8.00AM-8:30AM	Arrival and Registration of participants
8:30AM-8:45AM	<ul style="list-style-type: none"><li>• Welcome Remarks by Eugenia Kayitesi, Executive Director, IPAR-Rwanda</li><li>• Remarks: Dr. Martin Atela, Research &amp; Policy Engagement Manager, PASGR</li></ul>
8.45 AM-9.10 AM	Presentation by Dr. Aime Tsinda, Senior Research Fellow IPAR-Rwanda
9:10 AM-9:30AM	Group Photo + Coffee Break
9.30-11.30AM	Plenary discussions on (i). Housing needs in Kigali, ii). Initiatives of affordable housing by Government of Rwanda, iii). Major challenge in delivery of low-cost housing in Rwanda and possible solutions.
11:30.AM-11:50AM	Key resolutions from the forum by Rapporteur + any further suggestions from stakeholders
11:50AM-12.00	Closing by Executive Director of IPAR-Rwanda
12.00	Lunch

## Appendix 2: List of Participants

No	NAME	GENDER	NATIONALITY	INSTITUTION
1	WANGUI KIMANI	F	KENYAN	PASGR
2	NTAGANIRA J.BOSCO	M	RWANDAN	RTDA
3	BOSCO KAGABA	M	RWANDAN	IPAR
4	SYLVAIN NSABIMANA	M	RWANDAN	Rubavu District
5	HASSAN BIZIMANA	M	RWANDAN	VIDEO/DYDM
6	MUGENZI NAPOLEON	M	RWANDAN	The Partner Mag
7	MWESIGWE WILSON	M	RWANDAN	Nyagatare District
8	RWIGAMBA VINCENT	M	RWANDAN	RHA
9	MUSAFIRI J. PIERRE	M	RWANDAN	Huye District
10	SEBARENZI GATONI ALEXIS	M	RWANDAN	UN-HABITAT
11	UFITEYESU GILBERT	M	RWANDAN	Muhanga District
12	NGARAMBE TELESPORE	M	RWANDAN	IPAR
13	Eng. FAUSTINE SSEBIRINDI	M	RWANDAN	RFTC/ Jali Holdings Ltd.
14	GABRIEL TUYISHIME	M	RWANDAN	AIMS Rwanda
15	BRICE GAKOMBE	M	RWANDAN	World Bank
16	JONAS MUZIGURA	M	RWANDAN	Gasabo District
17	DEO MUVUNYI	M	RWANDAN	KBS
18	NIYIGENA DIEUDONNE	M	RWANDAN	RTDA
19	RWABIZI FABIAN	M	RWANDAN	RURA
20	MAYLAT MESFIN	F		SDGC/A
21	YAMBABARIYE CHARLES	M	RWANDAN	MIGEPROF
22	REGINA MUKAMUSINGA	F	RWANDAN	BRD
23	RWAKAZINA CLAUDE	M	RWANDAN	Kicukiro District
24	RUTAZIGWA J.LUC	M	RWANDAN	RGB
25	NTAWUHARUWE NAPOLEON	M	RWANDAN	Rusizi District
26	KAYIRABA JUSTINE	F	RWANDAN	Nyarugenge District
27	RUTAYISIRE RICHARD	M	RWANDAN	LGI/RALGA
28	TURYASIIMA FRED	M	RWANDAN	
29	RADWA SAAD	F	KENYAN	PASGR
30	NSENGIYUMVA FAUSTIN	M	RWANDAN	MININFRA
31	KAYIJUKA MOSES	M	RWANDAN	MINECOFIN
32	Dr. MARTIN ATELA	M	KENYAN	PASGR
33	MUGABO FLORIAN	M	RWANDAN	FONERWA
34	GAKOMBE CHRISTIAN	M	RWANDAN	The Inspired Magazine
35	ADELIN KAJANGWE	M	RWANDAN	RDB
36	TWIZERIMANA CLEMENT	M	RWANDAN	Musanze District
37	KASUMBA EDUARD	M	RWANDAN	RGB
38	HAROUNA NSHIMIYIMANA	M	RWANDAN	RHA

39	CONSOLATION TUYISHIME	F	RWANDAN	LODA
40	PATRICK NTALINDWA	M	RWANDAN	MINECOFIN
41	JEJJE MUHINDE	M		Voice
42	HAKIZIMANA VEDASTE	M	RWANDAN	MINALOC
43	UWADUHIMANA FLORENCE	F	RWANDAN	IMVAHO NSHYA
44	EUGENIA KAYITESI	F	RWANDAN	IPAR
45	BWATETE MIKE	M	RWANDAN	IPAR
46	EDDIE NSABIMANA	M	RWANDAN	The New Times
47	MUNYESHYAKA	M	RWANDAN	GGGI
48	LEONARD KAYONGA	M	RWANDAN	RLMUA
49	RACHID BUGIRIMFURA	M	RWANDAN	Rwandanziza.rw
50	NORBERT NYUZAHAYO	M	RWANDAN	Rwanda Parliament
51	ALEXIS RUTAGENGWA	M	RWANDAN	RLMUA
52	DICKSON MALUNDA	M	UGADAN	IPAR



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