

The large and increasing demand for housing places pressure on available expertise and young professionals currently lack experience. There is a need for mentoring and for creating opportunities for youth and women in sustainable, inclusive and resilient urbanisation to bridge this gap.

ii. Identification of main urbanisation stakeholders and corresponding institutional and/or organisational issues (mandates, potential roles, and capacities) to be covered by the Action:

Stakeholders for urbanisation and GoK side (duty bearers):

-The State Department of Housing & Urban Development (SDHUD), Ministry of Transport, Infrastructure, Housing, Urban Development and Public Works (MoTIHUD&PW) is the main counterpart for all three urbanisation interventions. The Ministry has committed to invest in all three. SDHUD has established a National Project Coordination Team (NPCT), and shall be in charge of all fiduciary and financing responsibilities of KISIP 2.

-The National Treasury (NT) of Kenya is the Beneficiary of the GTPP, PINUA and KISIP 2 financing for both LFI loans and indirectly of the EU-delegated grant. NT will be the signatory of both Credit and Grant agreements. The NT will designate all implementing agencies of the programmes.

-The Nairobi Metropolitan Area Transport Authority (NaMATA) will be the main GoK contracting and regulatory authority in the operationalisation of the green public transport programme.

-Kenya Urban Roads Authority (KURA) provides GoK services and expertise on road works and maintenance.

-Kenya National Highways Authority (KeNHA) for some urban roads as the autonomous road agency responsible for the management, development, rehabilitation, and maintenance of Class A, B and C roads.

-Nairobi Metropolitan Services (NMS) is central for the coordination of operations.

-The Kenya Mortgage Refinancing Corporation (KMRC) is an initiative of National Treasury and WB designed to support GoK's affordable housing agenda by providing secure, long-term funding to the mortgage lenders. KMRC could be a partner in developing blended finance products for poorer citizens than it currently does. It could also become a leading partner in mobilising 'green bonds' for adequate affordable and low-cost housing backed by an EFSD+ guarantee.

-The National Housing Corporation (NHC) provides rental, tenant purchase and 'site-and-services' schemes.

-Retirement Benefit Schemes comprise of 1,655 registered schemes some invest in housing. The **National Social Security Fund (NSSF)** is the largest covering 67% of the working population, and has invested heavily in housing.

-The County Department of Physical Planning, Lands and Urban Development for each eligible county involved will be implementing agencies for the infrastructure to be financed under KISIP 2, and shall also be closely involved under PINUA. Each County shall establish County Project Coordination Teams (CPCT) to coordinate project activities within the county.

-A Settlement Executive Committee (SEC) will be set up in each settlement involved in the program. Members of the SEC are elected by the settlement residents to represent their interests in the project. They act as the intermediary between the project and the community.

Other relevant organisations involve (duty bearers):

-Civil society organisation (CSOs) and community-based organisations (CBOs) will be key stakeholders and partners namely in the slum upgrading, informal settlements and housing interventions. They may mediate between communities, the public and private sectors.

-Communities and households should be engaged as proactive co-producers and not just 'beneficiaries'. The potential for both in-kind and financial contributions could even double the total investment in both slums upgrading and housing co-production.

-Private developers comprises individuals, small-scale developers, as well large-scale developers, groups, etc.

-Informal construction service providers are the main suppliers of low-cost housing services and will offer opportunities for scaling up operations, job creation and adoption of appropriate technologies.

-Insurance Companies mainly involved in the provision of commercial real estate.

-Pooled investment Funds channelled through land-buying companies, cooperative societies, women's groups and, more recently, investment companies, clubs and groups among urban professionals, especially in Nairobi.

-Cooperatives in Kenya comprise 12 million members most belonging to savings and credit societies, which mobilise funds for onward lending to members, as well as investing in property on their behalf. Cooperatives in general play a key role as providers of funds to low-income groups, especially for incremental construction, PINUA is likely to