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**CENTRAL HOUSING BOARD
ANNUAL REPORT
1960**

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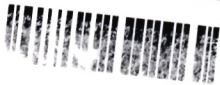
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CENTRAL HOUSING BOARD ANNUAL REPORT, 1960

THE FUNCTIONS AND COMPOSITION OF THE CENTRAL HOUSING BOARD

The Central Housing Board, which, together with the Housing Fund controlled by it, was established by the Housing Ordinance, 1953 (No. 17 of 1953), is the principal medium through which Government promotes the building of housing for all races.

Prior to the Housing (Amendment) Ordinance, 1960 (No. 42 of 1960), which was passed by the Legislative Council on 28th October and published on 6th December, the Board had been empowered to make loans for only African housing: the amending Ordinance enabled the Board to make loans for the housing of all races.

The first loan for a non-African scheme was approved by the Board at its 35th meeting on 25th November, 1960, subject to the amending Ordinance coming into force, in the form of a loan of £16,640 to the Kisumu Municipal Council for a tenant-purchase scheme designed to accommodate the poorer members of the local Asian community.

Another piece of legislation which concerned the Board was the Central Housing Board (Vesting of Loans) Ordinance (No. 21 of 1960). Prior to the enactment of the Local Government Loans Ordinance (No. 9 of 1953) certain loans had been made by the Government to local authorities including a number issued from the funds of the Development and Reconstruction Authority for the purpose of building African houses. Section 6 of the Local Government Loans Ordinance vested in the Local Government Loans Authority, which was established by that Ordinance, the right to recover the principal and interest on these loans. It is, however, more appropriate that this right should, in the case of the housing loans, be vested in the Central Housing Board, and the Central Housing Board (Vesting of Loans) Ordinance did so vest it; the loans concerned totalled £244,709.

The Central Housing Board falls within the purview of the Ministry of Housing, and the Permanent Secretary to the Ministry is Chairman. This post has been occupied by Mr. J. J. Adie since 5th November, 1959.

The main function of the Board is to make loans to local authorities to enable them to carry out housing schemes, and its staff assist the local authorities, as and when required, with the preparation of plans and contract documents and with the supervision of work on the ground. The Board especially favours tenant-purchase schemes, in which the houses are built by the local authority and the tenants purchase them from it over a period of years: the Board considers that the possession of their own home has a stabilizing influence on people. There is still, however, a big demand on the Board's funds for loans for rental housing, and it is the constant endeavour of the Board to keep building costs at as small a figure as is compatible with sound design and construction, in order that economic rents may be as low as possible and within the means of the lower income group. The Board also makes loans to local authorities for site and service schemes so that they may develop a site into plots with roads, sewerage, surface drains and water supply, on which individuals can build houses themselves, or through a contractor, to an approved plan and repay to the local authority over a period of years their share of the cost of the site development.

Other loans made by the Board to local authorities are for re-lending to employers to enable them to build housing for their employees.

During the first half of the year the composition of the Board was reviewed by the Minister, Mr. Musa Amalemba, in the light of experience gained over the previous two years and in view of Government's intention to amend the Housing Ordinance in order to enable the Board to concern itself with the housing of all races instead of, as hitherto, only African housing. He came to the conclusion that the Board was larger than was necessary and that the procedure whereby the majority of loan applications were examined by the Finance Committee, the Technical Committee and the full Board, thus figuring in three different sets of Agenda and Minutes, was cumbersome and entailed substantially more administrative and clerical work than was required for the carrying out of the Board's functions. Accordingly the Committees were discontinued, and the Board was reduced in size from 14 to 8 members (four officials including the Chairman and four unofficials) so that applications could conveniently be examined in one motion by the Board sitting in effect as a Finance Committee and Technical Committee as well.

The composition of the Board with effect from 21st June, 1960, was as follows:—

The Permanent Secretary for Housing (*Chairman*).

The Chief Medical Officer or his representative.

The Chief Architect, Ministry of Works.

The Government Town Planning Adviser.

A representative of the Association of Local Government Authorities of Kenya.

The Hon. Mrs. J. T. Gecaga, M.L.C.

The Hon. J. K. ole Tipis, M.L.C.

Mr. J. B. Ahamed.

The opportunity of this Report is taken to record the very warm thanks of Government to all those public-spirited people who have generously devoted their time and energies to the Board's affairs in the past, and to express Government's gratitude to those who have accepted appointment to the re-constituted Board.

CENTRAL HOUSING BOARD MEETINGS

The following meetings of the Central Housing Board were held in 1960:—

The 32nd Meeting on 26th February.

The 33rd Meeting on 15th July.

The 34th Meeting on 23rd September.

The 35th Meeting on 25th November.

The Finance Committee held its 8th Meeting on 29th January.

The Technical Committee held its 9th, 10th and 11th Meetings on 12th February, 23rd February and 8th April respectively.

On the new composition of the Board with effect from 21st June the Finance and Technical Committees were discontinued.

THE STAFF OF THE CENTRAL HOUSING BOARD

Under section 7 of the Housing Ordinance, 1953, the Board is empowered to appoint and employ, on such terms and conditions as it may determine, such officers and servants as it may deem necessary.

The Board's present technical staff consists of an Architect and an Engineer. In addition it has the full-time assistance of two Architectural Draughtsmen who are officers of the Kenya Government; one of them is paid entirely by the Government, and the Board pays part of the salary and ancillary expenses of the other.

The Assistant Secretary in the Ministry of Housing who is responsible for the subject of Housing carries out the duties of Secretary to the Board. The Board's accounts are administered by the Ministry's Accountant with the aid of some of his staff, and the Board reimburses the Government with part of their salaries and expenses.

The Board employed one full-time and one part-time stenographer during the year.

FINANCIAL ORGANIZATION OF THE CENTRAL HOUSING BOARD

The Central Housing Board controls the Housing Fund which was established by section 6 of the Housing Ordinance, 1953. The Housing Fund, which is a revolving one, is comprised as follows:—

- (a) A free grant of £400,000 from the Kenya Government.
- (b) A loan of £2,000,000 from the Colonial Development Corporation.
- (c) Loans from the Development Fund amounting to £787,000 up to 31st December, 1960.
- (d) A loan of £47,000 from the Emergency Fund, which was passed to Kiambu African District Council for its tenant-purchase scheme in the Dagoretti satellite villages of Riruta and Kangemi.
- (e) Loans amounting to £244,709 which, prior to the enactment of the Local Government Loans Ordinance (No. 9 of 1953), had been made by the Government to various local authorities from the funds of the Development and Reconstruction Authority for the purpose of building African houses. Section 6 of the Local Government Loans Ordinance vested in the Local Government Loans Authority, which was established by that Ordinance, the right to recover the principal and interest on these loans. As, however, it is more appropriate that this right should be vested in the Central Housing Board, it has been so vested by the Central Housing Board (Vesting of Loans) Ordinance (No. 21 of 1960).

Section 7 of the Housing Ordinance provides that every loan made by the Board shall bear interest at such rate as the Board may from time to time prescribe. It is the policy of the Board to make money available to local authorities as cheaply as possible, and since 1st July, 1960, its lending rate has exceeded its borrowing rate by only $\frac{1}{4}$ per cent; previous to that date the margin had been $\frac{1}{2}$ per cent. A margin of $\frac{1}{4}$ per cent is not in itself sufficient to cover the Board's administration expenses, but the Board is able to meet them by virtue of the fact that it receives $4\frac{1}{2}$ per cent on the loans made from the free grant of £400,000 mentioned in (a) above.

Section 17 of the Housing Ordinance provides that money borrowed by a local authority from the Board may be lent by the local authority at a rate of interest which does not exceed the rate at which it was borrowed by more than $\frac{1}{2}$ per cent.

Under section 13 loans made by the Board must be repaid within a period not exceeding 40 years unless the Minister for Housing prescribes some other period. In order to keep rents as low as possible the Board's loans for rental schemes are normally made repayable over 40 years, but with that part of the loan which relates to services repayable over 30 years.

In tenant-purchase schemes loans are usually made for 20 years. Repayment within this period is within the means of the people concerned; it enables the Board to get its money back reasonably quickly; and it keeps the total sum paid by tenant-purchasers down.

The effect which the period of a loan, and the interest payable, have on the total repayment is illustrated by the following table:—

Rate of Interest	Period of Repayment	Amount Borrowed	Interest paid on the amount borrowed	Interest paid expressed as a percentage of the amount borrowed
%	years	£	£	%
5	20	1,000	605	60.5
5	30	1,000	951	95.1
5	40	1,000	1,331	133.1
6	20	1,000	743	74.3
6	30	1,000	1,179	117.9
6	40	1,000	1,658	165.8
7	20	1,000	888	88.8
7	30	1,000	1,417	141.7
7	40	1,000	2,000	200
8	20	1,000	1,037	103.7
8	30	1,000	1,665	166.5
8	40	1,000	2,354	235.4

A tenant-purchaser borrowing £400 at 7 per cent over 20 years would pay £355 interest, i.e. 88.75 per cent of the capital: if the loan were for 30 years or 40 years he would pay respectively £567 interest, i.e. 141.75 per cent of the capital, or £800 interest, i.e. 200 per cent of the capital.

FINANCIAL POSITION OF THE CENTRAL HOUSING BOARD

During the second half of the year the Board had cause for concern at its shortage of funds. This shortage was mainly due to the fact that, whereas the £2,000,000 borrowed from the Colonial Development Corporation is to be repaid by the Board over 25 years starting in 1960, a large part of it has been lent to local authorities and is repayable over 40 years. When it held its 34th Meeting on 23rd September the position was as follows in respect of the financial year starting on 1st July, 1960:—

	£
Receipts from repayments due to the Board	210,000
	£
Less Repayments of monies borrowed by the Board ..	248,500
Less Administration Expenses	11,000
	259,000
	Dr. 49,500
Add Development Fund Allocation	336,000
	286,500
Total Available for lending 1960/61	£ 286,500
Loans payable in 1960/61 in respect of schemes approved before 1st July, 1960	155,000
Loans approved on the 15th July, 1960	101,250
	£ 256,250

When, therefore, the Board met on 23rd September the position was that, out of the £286,500 available for lending during 1960/61, there was a balance of only £30,250 as against applications for loans totalling some £120,300. In the circumstances, and on the assumption that the above-mentioned £256,250 would not be disbursed in its entirety, the Board approved loans for immediate payment up to a total of only £44,000. The Board's position, therefore, was that, unless further funds could be allocated to it forthwith, it would not be able to make any more loans to local authorities beyond those sanctioned at its meeting on 23rd September. This was a situation which the Board could not view with equanimity: it would be a complete anomaly if the Board, which is the principal medium through which Government promotes the building of housing, were unable to operate for nine months of the year through lack of funds; it would be a severe setback to local authorities who had been energetically encouraged by the Board to go ahead with the planning of housing projects and who were showing a commendable sense of urgency and responsibility in the matter of housing; the supply of a vital, basic need, namely decent housing, would be seriously retarded; and a most useful source of employment in the form of house-building would, when the Colony was faced with an unemployment problem, dry up.

An approach was therefore made to the Development Committee by the Ministry of Housing for the reallocation to the Board of £80,000 out of the £90,000 provided in 1960/61 for the development of Kibera since it was estimated that not more than £10,000 would be spent at Kibera in the 1960/61 financial year: this re-allocation was approved. An approach was also made to the Development Committee for a further allocation of funds in each of the years 1961/62 and 1962/63, but without success.

During 1960 the Board approved loans to a total value of £532,410.

BUILDING COSTS

The technical officers of the Board are doubtful whether any lowering in building costs can be achieved other than by a dangerously low standard of construction and specification. For example, where periphery walls are built of 4 in. blocks there is ample evidence that cracking takes place and will continue to occur at intervals, particularly round the door frames, lintels and window frames; this is especially so as the type of housing concerned is subject to rough usage by the tenants, and the consequent heavier maintenance costs negative any saving in capital cost. For this reason the Board has decided that periphery walls in single storey construction shall be built to a minimum thickness of 6 in.

The Board, however, continued with experimental work during 1960 and approved expenditure of £600 on the building at Kiambu of one semi-detached block of two units in stabilized earth to the design of Mr. A. D. Connell, A.R.I.B.A. A programme was drawn up for the collection of statistics to enable the cost of this form of construction to be compared with that of traditional methods.

In addition the Board interested itself in the experimental work in pre-stressed concrete undertaken by the Ministry of Works, and in the possibility of a greater use of timber.

Generally speaking, construction costs were at a satisfactory level during the year, due largely, no doubt, to the recession in the building trade and the resultant keen competition for whatever work was offering. For simple high density houses, with ceilings, prices varied from Sh. 13 to Sh. 15 per sq. ft., even in the more isolated areas such as Kakamega and Embu.

INVITATION OF TENDERS

In past years the Board has always favoured a system of public tender by local contractors. It is regrettable to record, however, that three contracts had to be terminated during the year as the contractors concerned were unable to fulfil their obligations.

In the light of this experience the Board has decided to adopt a system of restricted tendering whereby it is decided *ad hoc*, in respect of each contract, which contractors should be invited to submit tenders, and it is hoped to build up a register of contractors who have proved themselves both financially and in the quality of their work.

DESIGN OF HOUSING AND LAYOUTS

During the year the Architect to the Board, Mr. K. J. Ball, prepared drawings, specifications and contract documents, and invited tenders, for the following schemes:—

Sixteen houses for Fort Hall African District Council.

Two superior type houses for Fort Hall African District Council. (The tender documents for these houses were prepared by Mr. Ball's predecessor, Mr. W. J. Whiteside.)

Sixty houses for Kiambu African District Council.

Eighty-six houses at Uplands for Nairobi County Council on behalf of the Uplands Bacon Factory (Kenya) Ltd.

Fifty-two houses for Kericho Urban District Council.

One senior staff house for Embu African District Council.

Thirty-three houses at Riruta and Kangemi for Kiambu African District Council.

Fourteen houses for Kakamega Township Authority (a negotiated contract).

Schemes were in preparation, but had not reached the stage when tenders could be invited, for:—

Thirty houses for Embu African District Council.

Twenty-five houses for Kakamega Township Authority.

Twelve houses for Nandi African District Council.

Twenty-three houses for Karatina Township Authority;

Twenty houses for Kitale Municipal Board.

Twenty-six houses for Kitui African District Council.

In the following cases sketch plans were prepared for the local authorities concerned who then carried out the schemes themselves:—

(a) Hotel, and shops with living accommodation, for Nyeri Urban District Council; and

(b) Housing scheme for Thomson's Falls Urban District Council.

In addition the necessary documents were prepared for inviting tenders for the completion of a housing scheme at Naivasha and two schemes at Fort Hall, in both of which places contracts had been terminated because of unsatisfactory progress. Included with the Fort Hall tenders was a third superior type house.

Most of the above schemes made use of existing type plans. The Architect was, however, able to produce two new designs, one with and one without water and sanitation in the house, for the smallest practicable two-roomed house permitted by building by-laws.

The larger local authorities, having their own technical staff, are able to design their housing themselves, but during the year many of them asked for, and were gladly given, advice on particular problems. It is hoped that this service will become better known and that more use will be made of it.

When necessary, constructive criticism was made by the Architect and Engineer on schemes submitted to the Board by local authorities for loans, with a view to ensuring that the buildings and services would be of a standard acceptable to the Board.

The total number of drawings produced during the year was 86.

During the year the Board undertook a review of its Type Plans and a Working Party was formed for the purpose. As a result some Plans were abandoned and others were amended, and the approved Type Plans are contained in the Board's Minute 34/5 of 23rd September, 1960, and Minute 35/5 of 25th November, 1960.

This review prompted the Board to lay down a formal procedure for the approval of Type Plans under which each Plan will be entered in a Plan Register, with a reference to the Minute in which the Board approved it; it will be endorsed "Approved by the Board in Minute . . .", and the endorsement will be signed by the Secretary.

DESIGN OF SERVICES AND SUPERVISION OF BUILDING SCHEMES

The Board has been enabled to give local authorities greater help than hitherto through the employment of Mr. E. R. Davies as Engineer. He is responsible for the design of all services (i.e. sewerage, surface drainage, water supply and roads) in schemes prepared by the Board on behalf of a local authority, and for the scrutiny of all services in schemes prepared and submitted to the Board by local authorities. He also supervises all construction work on schemes which are carried out by the Board on behalf of a local authority.

During the year the following schemes were supervised by him and completed:—

- *Kisumu tenant-purchase scheme—8 houses.
- Kakamega tenant-purchase scheme—40 houses.
- Embu tenant-purchase scheme—40 houses.
- *Gilgil rental scheme—72 houses.
- *Naivasha rental scheme—78 houses.
- Fort Hall rental scheme—18 houses.
- Uplands Bacon Factory Housing Estate—Construction of a new road.

At the request of Kiambu African District Council periodic inspections were undertaken by him for the purpose of assessing payment certificates in respect of owner-built housing at Riruta (Dagoretti).

The building of a further 14 houses at Kakamega, which had not been completed by 31st December, 1960, was also supervised by him, and he designed the drainage scheme for the whole new estate there.

* Construction of the schemes marked with an asterisk had started by the time the Engineer assumed duty.

In cases where contracts are completely supervised by the Engineer he takes progress measurements, prepares interim and final payment certificates, and passes them on to the local authorities who pay the contractor direct.

Where necessary the Engineer carries out detailed site surveys in connexion with the preparation of layout plans, and soil surveys in connexion with building foundations.

During the year the Engineer has prepared standard designs of septic tanks, including a typical layout for soakage areas with a table of absorption factors for a varying number of users from 10 to 200 people. Copies of these designs have been printed and circulated by the Health Authorities for use and guidance.

Standard designs of aqua privies for a varying number of users were also started and will be distributed later to local authorities.

When required, the testing of component parts and materials, soil samples, etc., has been undertaken by the Chief Materials Engineer, Ministry of Works, whose services are greatly appreciated.

TYPES OF CENTRAL HOUSING BOARD PROJECTS

Tenant-Purchase Schemes

The Central Housing Board continued its efforts to promote tenant-purchase projects as its primary objective. Many of the schemes started in 1959 were completed including 40 houses at Embu, a similar number at Kakamega and 23 at Karatina. New schemes started during the year, with money advanced by the Central Housing Board to the local authority concerned, included a further 36 houses at Kakamega, of which 24 are in the medium density class, at a cost of £23,250; 20 houses at Nakuru for the Municipal Council's staff for £20,000; three business-cum-residential premises at Eldama Ravine for £1,000; and some 224 rental-cum-tenant-purchase houses at Kisumu for £95,000 (£5,000 approved in 1959 for a Site and Service Scheme now abandoned and £90,000 approved in 1960). The Kisumu scheme is something of a novelty: the houses will be available for tenant-purchase right from the outset, but, if a person who has been occupying a house on a rental basis decides after some years that he would like to tenant-purchase it, he will be allowed to do so, provided he can pay the requisite deposit.

Other loans approved by the Central Housing Board included:—

£3,600 to Thika Urban District Council for 4 houses.

£11,700 to Nyeri Urban District Council for 21 houses.

£4,725 to Nyeri Urban District Council for 7 houses.

£10,000 to Nairobi City Council for the rehousing of Somalis at Eastleigh.

£6,440 to the District Commissioner, Thika, for the Thika/Vasey Housing Scheme.

£12,000 to Kitui African District Council for 30 houses.

£16,560 to Kisumu Municipal Council for 23 houses.

£16,640 to Kisumu Municipal Council for 16 houses (Asian).

Rental Schemes

Loans approved by the Central Housing Board included:—

- £40,384 to Nakuru Municipal Council for 432 units.
- £16,500 to Kericho Urban District Council for 96 houses.
- £22,000 to Kiambu African District Council for 60 houses.
- £10,000 to Fort Hall African District Council for 19 houses.
- £2,665 to Nanyuki Urban District Council for 11 houses.
- £1,700 to Nanyuki Urban District Council for 2 houses.
- £9,200 to Nyeri Urban District Council for 44 houses.
- £11,319 to Nyeri Urban District Council for 49 houses.
- £1,500 to the Narok African District Council for staff housing.
- £8,000 to Nairobi County Council for 20 houses at Ruiru.
- £42,057 to Nairobi County Council for 110 houses at Embakasi.
- £63,900 to Mombasa Municipal Council at Changamwe.
- £5,335 to Nyanza North Rural District Council for 24 houses.

Loans for Employer-Housing

A loan of £13,750 was made to Nakuru Municipal Council for re-lending to employers wishing to build housing for their staff.

Loans for Services

The Board gave a limited number of loans for essential services closely connected with housing schemes, including £2,720 to Nakuru Municipal Council for tarmac roads and electricity, £10,069 to Nairobi County Council for services at Embakasi and Kariobangi, and £2,500 to Kericho Urban District Council for road construction at Kericho.

Social Centres

During the year the Board continued to assist local authorities to build social centres closely connected with housing estates; examples are the Social Centre at Kiambu, £5,000 of the cost of which was provided by the Board as a loan, and the Social Centre at Kericho, for which the Board approved a loan of £3,000.

CENTRAL HOUSING BOARD BOOKLET

In September the Board published a booklet which had been prepared with the main object of assisting Local Government Authorities, District Commissioners and others concerned with the provision of housing for the lower-paid members of any race, particularly Africans. The booklet was profusely illustrated with photographs and contained a number of Type Plans which have proved popular. The text had been prepared some 12 months before the booklet was printed and, as is inevitable in such cases, some passages in it were out of date or required modification when it was published. It is hoped, however, that the booklet will be found both interesting and helpful and that it will give the various authorities concerned with housing a good idea of the work which the Board is doing and of the assistance which it can render them.

**LOANS TO LOCAL AUTHORITIES APPROVED BY THE
CENTRAL HOUSING BOARD IN 1960**

Local Authority	Type of Scheme	Value	Relevant Minutes
		£	
Kisumu Municipal Council ..	Rental-cum-Tenant-Purchase.	45,000	CHB. 33/13 (e)
	Rental-cum-Tenant-Purchase.	45,000	CHB. 35/7 (b)
	Tenant-Purchase ..	16,560	CHB. 35/7 (c)
	Tenant-Purchase ..	16,640	CHB. 35/7 (d)
Kericho Urban District Council	Roads at Kericho ..	2,500	FC. 8/19 CHB. 32/3 (m) TC. 10/3.
Kericho Urban District Council	Rental £18,500 Social Centre £3,000	21,500	CHB. 32/18.
Kakamega Township Authority	Tenant-Purchase ..	20,000	CHB. 34/10 (h)
Kakamega Township Authority	Tenant-Purchase	3,520	CHB. 34/10 (i)
Nyanza North Rural District Council.	Rental	900	CHB. 33/13 (c)
Nyanza North Rural District Council.	Rental at Nandi Hills	5,335	CHB. 34/10 (d).
Nyanza North Rural District Council.	Rental at Nandi Hills	584	CHB. 34/10 (e).
Kitale Municipal Board ..	Rental	1,462	CHB. 35/7 (f)
Nakuru Municipal Council ..	Tenant-Purchase: Buildings £1,900 Services £1,100	3,000	FC. 8/3. CHB. 32/3 (a)
Nakuru Municipal Council ..	Rental	40,384	TC. 11/3. CHB. 33/3 (b)
(replacing the loan of £50,000 approved in 1959—Minute CHB. 31/6 (c)).	Housing £34,240 Site Works, etc. £3,424 Electricity and Tarmac Roads £2,720		FC. 8/4. CHB. 32/3 (b).
Nakuru Municipal Council ..	Employer Housing	13,750	FC. 8/9, TC. 9/3. CHB. 33/13 (f). CHB. 34/10 (g).
Nakuru Municipal Council ..	Tenant-Purchase	20,000	FC. 8/30 (c), TC. 9/13, TC. 10/2 (e). CHB. 32/3 (r).
Thomson's Falls Urban District Council.	Services	5,000	FC. 8/30 (e), CHB. 32/9.
Ravine Rural District Council..	Tenant-Purchase Shops with residential quarters.	1,100	FC. 8/24, TC. 9/12. CHB. 32/3 (p).
Nyeri Urban District Council ..	Rental	10,200	FC. 8/11, TC. 9/5 CHB. 32/3 (e).
	£1,000 extra cost of Phase I, £9,200 for Phase II.		
Nyeri Urban District Council ..	Tenant-Purchase ..	11,700	FC. 8/15, TC. 9/6 TC. 10/2 (a). CHB. 32/3 (i).
Nyeri Urban District Council ..	Rental	11,319	CHB. 35/7 (g).
Nyeri Urban District Council ..	Tenant-Purchase	4,725	CHB. 35/7 (h).

Local Authority	Type of Scheme	Value	Relevant Minutes
		£	
Nanyuki Urban District Council	Rental	2,665	FC. 8/8, TC. 9/2. CHB. 32/3 (c).
Nanyuki Urban District Council	Rental	1,000	CHB. 34/10 (a).
Nanyuki Urban District Council	Rental	1,700	CHB. 35/7 (i).
Embu African District Council..	Rental	10,000	CHB. 34/10 (c).
Karatina Township Authority..	Tenant-Purchase ..	7,500	TC. 9/16, TC. 10/2 (f). CHB. 32/3 (t).
Fort Hall African District Council.	Rental	12,000	FC. 8/20, TC. 9/10, T.C 10/2 (c). CHB. 32/3 (n).
Thika Urban District Council..	Tenant-Purchase ..	3,600	FC. 8/10, TC. 9/4 CHB. 32/3 (d).
Thika Vasey Housing Scheme..		6,440	CHB. 33/13 (a).
Kiambu African District Council	Rental	22,000	FC. 8/17, TC. 9/8 TC. 10/2 (b). CHB. 32/3 (k).
Kiambu African District Council	Social Centre ..	5,000	FC. 8/18, TC. 9/9 CHB. 32/3 (l).
Machakos Township Authority	Owner/Builder ..	2,000	FC. 8/21, TC. 9/15. CHB. 32/3 (o).
Kitui African District Council..	Tenant-Purchase ..	12,000	CHB. 34/10 (b).
Narok African District Council	Staff Housing ..	1,500	FC. 8/16, TC. 9/7 CHB. 32/3 (j).
Nairobi City Council	Somali Tenant- Purchase, Eastleigh	10,000	FC. 8/25. CHB. 32/3 (q).
Nairobi County Council ..	Rental, Ruiru ..	8,000	TC. 9/14. CHB. 32/3 (s).
Nairobi County Council ..	Services at Kariobangi.	6,745	FC. 8/12. CHB. 32/3 (f).
Nairobi County Council ..	Services at Embakasi Phase III.	3,324	FC. 8/13. CHB. 32/3 (g).
Nairobi County Council ..	Electricity at Embakasi Phase III.	800	FC. 8/14. CHB. 32/3 (h).
Nairobi County Council ..	Rental at Embakasi	42,057	CHB. 34/10 (j). CHB. 35/7 (e).
Mombasa Municipal Council ..	Repairs Changamwe	31,150	FC. 8/5. CHB. 32/15.
Mombasa Municipal Council ..	Purchase of land Kisauni.	10,000	FC. 8/22. CHB. 32/17.
Mombasa Municipal Council ..	Purchase of land Changamwe.	32,750	CHB. 32/16.
	Total .. £	532,410	

