

Housing needs in Kenya

Shelter is a basic need but a majority of Kenyans cannot afford to build decent houses for themselves due to financial constraints that are as a result of poverty or unemployment.

To address the challenge of poor housing in Kenya, HFH Kenya works in partnership with low income families to help them construct decent, permanent and affordable houses. This is made possible through the kind donations of well wishers, organizations and friends of Habitat.

You can help HFH Kenya address poor housing in Kenya and transform the lives of households by:

- Sponsoring a house at a cost of Ksh.250, 000.
- Donating money, building materials or volunteering at a construction site.
- Spreading the word about HFH Kenya's housing mission.

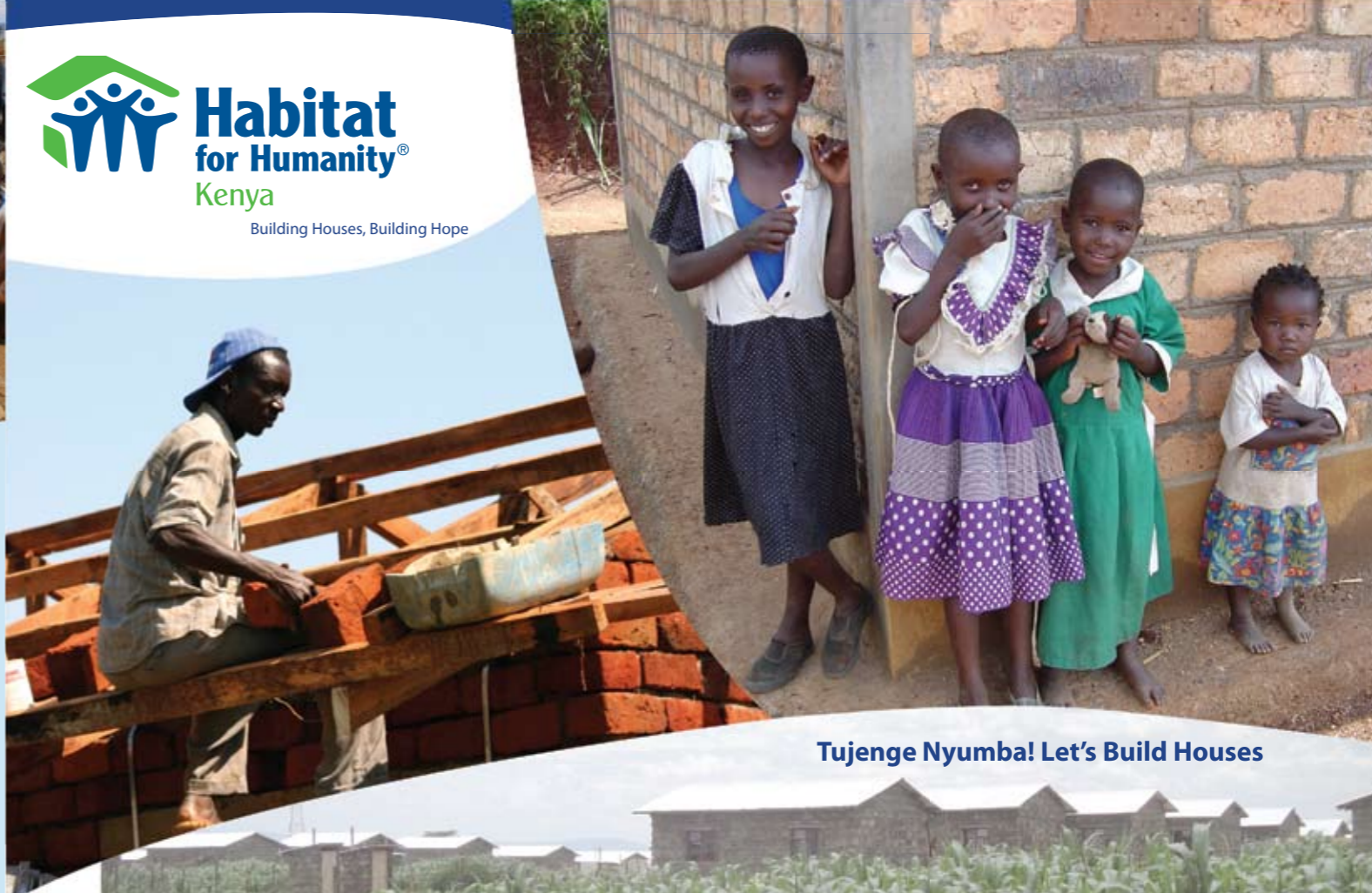


Building Houses, Building Hope

"All of us are born for a reason, but not all of us discover why. Success in life has nothing to do with what you gain in life or accomplish for yourself. It's what you do for others".

Danny Thomas

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Tujenge Nyumba! Let's Build Houses

... because everyone deserves a decent, safe, healthy place to call home.

About Habitat for Humanity Kenya

Habitat for Humanity Kenya (HFH Kenya) is a non-profit, non-governmental Christian Housing Organization dedicated to the elimination of poor housing.

Since 1982 HFH Kenya has helped more than 5,000 low income families organized in over 100 community groups construct simple, decent and durable houses through the provision of small incremental loans that are easy to pay off.

Currently, HFH Kenya works in nine regions namely: Bomet, Bungoma, Eldama Ravine, Machakos, Maua, Maai Mahiu, Mt. Elgon, Naivasha and Runyenjes.

Our work

HFH Kenya works with low income families to enable them own decent, durable and affordable housing. It does this by providing low interest micro mortgages on incremental basis to qualifying persons in both rural and urban areas.

“I used to live in a grass thatched two-roomed house but thanks to Habitat for Humanity Kenya, my family now lives in a permanent, decent three-roomed house”, says Chebet, homeowner.



Getting a HFH Kenya loan

For a person to qualify for an incremental housing loan, he/she must meet the following criteria:

- He/She must be economically active and earning an average income of Ksh.2, 000-Ksh.35, 000 per month.
- He/She must be committed to repay back the housing loan.
- He/she must have documentary proof of land ownership on which the house will be built.
- He/She must be a member of a group not exceeding 30 people and not less than 15 people or be an active member of a registered Savings and Credit Organization(SACCO)

Cost of both Rural and Urban Houses

HFH Kenya provides housing loans in three phases in order not to create an excessive debt burden to the house beneficiaries. The cost of a standard three-roomed house in rural areas is approximately Ksh.180, 000 while the first stage of constructing a house in a peri-urban setting is approximately Ksh 250,000. This comprises of a one bed-roomed house with a toilet and a room for expansion.

Repayment of a housing loan

The first loan has maximum repayment period of 24 months, while the second and third loans have a maximum repayment period of 36 months respectively. Loans can be repaid earlier depending on the resources of the family.