



Habitat for Humanity Kenya (HFHK) helps communities in need to build homes and build hope. HFHK has assisted over 10,000 families in more than 250 communities across Kenya. This began in 1982 by building complete houses for communities in need. HFHK has since grown and now provides housing micro-finance, advocacy, market development, community development & support, and volunteer engagement.

The Housing Need in Kenya

The house deficit in Kenya stood at 2 million in 2012 and continues to grow at the rate of over 200,000 units a year. There is a proliferation of informal settlements in urban areas with 60% of the population living in informal settlements. Families live in overcrowded homes typically with one room and no adequate ventilation. These families are at high risk of diseases such as malaria, respiratory infections and jigger infestation. The poor, especially children and women, elderly and persons with disabilities are the most at risk. Under the new devolved government system, housing delivery is the responsibility of the county governments.

Limited access to land (68% of Kenyans are without land documentation or tenure security), insufficient income, lack of affordable housing options are all limiting factors for low income families in the housing sector of Kenya.

What HFHK is Doing

In the new strategic plan, HFHK is engaging with all stakeholders along the affordable housing value chain, aiming to remove constraints, drive housing quality up and housing cost down, taking into account the social and community aspects of housing in Kenya.

HFHK will channel its efforts through the following programmatic lines of business.



HFHK FACTS

HFHK Inception: 1982

Families served: 10,000 in more than 250 communities in the following regions: Kisii, Bomet, Meru, Bungoma, Eldama Ravine, Mt Elgon, Laikipia, Naivasha, Chuka, Homabay & Machakos.

Innovative Projects:

- Mt. Elgon - ISSB construction
- Maai Mahiu - IDP resettlement
- Mukima - School development
- Homabay/Asumbi - People, Public, and Private Partnerships (4P's)

Goals & objectives for the new strategic plan:

- Build community impact (improve housing conditions)
- Build sector impact (partner to increase shelter access and affordability)
- Build societal impact (inspire action to end poverty housing)

COUNTRY FACTS

Capital City Nairobi

Population 45 Million

Urbanization 24%

Life expectancy 64 Years

Unemployment 40%

Population living below the poverty line 43%

Sources: CIA World Factbook, World Bank, UN

COMMUNITY DEVELOPMENT & SUPPORT

Vulnerable groups have low, unstable incomes and their life priorities force them to live in poor quality shacks. These shacks are made from sticks, mud and other collected materials and are the only housing options locally available to them. Through modeling and testing viable, scalable and innovative housing solutions, HFHK will work with vulnerable groups like Orphans and Vulnerable Children (OVC), Internally Displaced Persons (IDP), female-headed households, the elderly and persons with disability (PWD) to address poverty housing and health related issues through partnerships with NGOs, government and private sector players.

HFHK Approaches:

Holistic and Integrated Approach

- HFHK focuses on housing solutions, and engages with partners who bring additional critical poverty reduction support in sectors such as education, health, livelihoods and employment
- HFHK, with other housing focused organizations, shares knowledge and combines advocacy efforts for the housing rights of the poor.

Community Based Approach

- HFHK leverages community skills, knowledge, creativity and assets to enable vulnerable people access to adequate housing. It empowers groups through capacity building and resources, thus supporting their collective actions to improve their own housing conditions
- Community led – Communities set their housing priorities; communities identify beneficiaries and take action
- Inclusive approach – through financial literacy, table banking, knowledge and skills development citizenship and provides people with an environment to take lead on their housing and financial needs.
- Local sourcing – from local material suppliers, builders and other stakeholders. This also helps the local community to grow economically.

Incremental affordable housing that meets quality standards

- This approach is geared towards reduction of life-cycle building costs – By using locally available materials, simple house designs, volunteer programs, partnering with local suppliers and the utilization of affordable building technology.



MARKET DEVELOPMENT

HFHK contributes to improved housing conditions by making markets function more effectively for low income households. This is through access to appropriate services, products and financing that is responsive to their needs and capabilities.

Some of the constraints experienced in the housing sector include:

- Land (Security of tenure)
- Affordable capital and institutional capacity of financial institutions
- Housing financial products affordable to household
- Professional housing support services to promote delivery of quality housing.

HFHK provides Technical Assistance to:

- **Financial service Providers (FSPs)** - Banks, Saving and Credit Cooperatives (SACCO's), Micro-finance Institutions (MFI's)
- **Market Actors** – Local builders, self-help groups, Chamas (informal investment groups), savings and lending groups, and technical institutions.

Services rendered by HFHK in respect to Market Development are:

- **Market Research and Product Development-** Conduct need assessments, design and validate Housing micro-finance products (Savings, credit, remittances, insurance)
- **Pilot implementation** - Prepare and support FSP's test new products. Support in the designs of monitoring systems to measure the performance of these products
- **Institutional strengthening-** Institutional assessments, governance, financial modeling and projections, internal processes and systems adaption, product marketing and promotion and strategies for sourcing capital for housing portfolio.
- **Housing Support Services (HSS)** – Capacity building and linkages to other actors in the affordable housing value chain such as direct land tenure processing, construction assistance, and linkages to material suppliers, capacity building and certification of local builders.

Our engagement is by promoting pro-poor housing related laws and regulations by adding HFHK's voice and expertise in critical issues such as land tenure, housing quality standards and construction building permits at the county level. This is experienced through participating in housing reforms and contributing ideas, research findings and innovative models that address affordable housing problems.

The two approaches HFHK uses to deliver affordable housing through advocacy are:

Coalition building/participation

- Facilitator- Play a leading role in reviving Kenya land

and housing coalition

- Convener - Establish People, Public, and Private Partnerships (4P's) to test models and deliver affordable housing

Research and policy papers/briefs

- Collaborator - Team-up with policy think tanks, research institutes, universities, law firms or other groups with policy knowledge for fact based policy work.
- Promoter - Develop specific policy briefs that raise awareness and understanding of how policies should work.

TECHNICAL SERVICE PROVIDER (TSP) TO GROUPS



In the new strategic plan, the retail lending programme is transitioning to offer technical support to Self Help Groups (SHG)/Chamas that involve savings mobilization & loans with minimal funding from HFHK. The objective behind this is to build sustainable groups that can access capacity building services from HFHK to manage their own mobilized savings towards housing. Through this technical service, HFHK is training on group formation, financial education, savings & credit management and HSS (housing support services). The stable groups will be linked to financial institutions for them to access more funds for home improvement.

VOLUNTEER ENGAGEMENT

Volunteers are an integral part of HFHK's program.

Volunteers enable HFHK to:

- Expand our reach of the program
- Make our program more cost effective
- Increase community knowledge and skills
- Effect sustainable change
- Communicate and create awareness of the HFHK mission

Volunteering is at the heart of HFHK's community-building. It promotes trust and reciprocity. It encourages good citizenship and provides people with an environment where they can learn the responsibilities of community and civic involvement.

HFHK offers structured volunteer programs that build on our culture of readiness to engage and help each other.

HFHK volunteer partnerships focus on:

- Local churches
- Corporate and global village teams
- Schools (local and international)
- Skill based volunteers
- Local group volunteers
- Corporate social responsibility (CSR) and team building



AFFORDABLE HOUSING SOLUTIONS HUB - AHSH

Through AHSH, HFHK positions itself to be one of the leading experts on affordable housing solutions by providing information, knowledge and skills on various affordable building technologies and housing solutions. The role of AHSH is to collect, organize, preserve, publish and disseminate information and knowledge of both affordable building technologies and housing delivery models. Its other central role is to support HFHK programs with efficient flow of information to and from the hub.

Internal Knowledge Base Development

HFHK has an organized well-structured information system where employees can access information on affordable housing best practices, building technologies, methodologies, manual and contact lists. AHSH keeps updated records on past and current country projects. Information on the best practices and lessons learnt in delivering affordable housing is documented and disseminated via the Intranet.

HFHK strives to be a learning organization that builds a comprehensive knowledge base, expanding our vision

and opening it to affordable housing value chain players in Kenya. This is through a staged approach that develops services suitable to particular target clientele via the Internet, social media and mobile applications.



Mt Elgon Project - HFHK using innovative Interlocking Stabilized Soil Blocks (ISSB) technology

MEET A HFHK FAMILY MEMBER

My name is Pancras Awura. I am 90 years old, a widower and a father of 4 sons but lost two of them through the HIV pandemic. I take care of 5 grand children who became orphans when two of my sons died with their wives in 2011. Two of the children are in primary school with the oldest being 15 years and is currently in class six thanks to the free primary education and the support of well wishers. The two other siblings are little children with the youngest at 2 years.

I have lived here on this ancestral land all my lifetime; I receive support from the Asumbi catholic church who gives us food on a weekly basis. Though life here is a constant struggle I am glad to know that someone is thinking about my housing need, this has given me hope to live so that I can witness my grand children finally settle in a warm, decent and secure home, I am optimistic that soon I will move into a new house.

I thank Habitat for Humanity Kenya and all who have joined hands with them to restore our hope.



Habitat for Humanity® Kenya (HFH Kenya).

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