



Building Houses, Building Hope

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 poverty housing.

HFH Kenya has been working in Kenya since 1982 and has helped over 3500 families to construct simple, decent and affordable houses through provision of housing loans. Currently, HFH Kenya works in seven regions of Kenya: Bungoma, Bomet, Kisii, Naivasha, Machakos, Maua and Runyenjes.

Our Work

HFH Kenya works with low income earners to enable them own decent, durable but affordable housing. It does this by providing low interest micro mortgages to qualifying persons in both urban and rural areas. The loans are paid back within four years and the process helps in providing the families with a valuable, appreciating asset.

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



Getting a HFH Kenya Loan

For persons to qualify for an incremental housing loan, they must fulfil the following simple conditions:

- They must be economically active and earning an income of between KES 2,000 and KES 25,000.
- They must be committed to repaying back the housing loan.
- There must be a need for a decent house.

- They must have documentary proof of ownership of the land on which they wish to build.
- They must be members of a group of between 15 and 30 people or active contributing members of a Savings and Credit Organization (SACCO).



Cost of both rural and urban houses

HFH Kenya gives housing loans in three phases in order not to create an excessive debt burden to the beneficiary. The cost of a standard three-roomed house in rural areas is approximately KES 160,000. The first stage of a house in a peri-urban setting is approximately KES 240,000. This comprises of a one bedroomed house with a toilet and room for expansion.

Repayment of a housing loan

The repayment period of the loan in rural areas is 24 months for the first loan and 36 months for the second loan. In peri-urban areas, the repayment period is up to 48 months.



Though shelter is a basic need, most Kenyans cannot afford to build decent houses for themselves due to financial constraints.



Get involved and help HFH Kenya and our hard working families provide simple, decent, and affordable housing solutions. Through house sponsorships, you can help eliminate poverty housing and change lives.

- **Sponsor** a house while at the same time participate in a build; Rural – KES 160,000
Peri-urban – KES 240,000
- **Donate** money, building materials or volunteer on the construction site.
- **Spread the word** about HFH Kenya's housing mission.

"All of us are born for a reason, but all of us don't 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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