



Organizational Background

Habitat for Humanity Kenya (HFHK) is a non-profit, non-governmental organization that was established in 1982. The mandate of HFH Kenya is to enable low income families in Kenya access decent and affordable shelter. HFH Kenya executes its mandate by helping beneficiaries to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing.

HFHK is an affiliate of Habitat for Humanity International (HFHI) which is a non-profit, non-sectarian housing organization, demonstrating the love of Jesus Christ in partnership with families in need, without discrimination according to religion, race or tribe. HFHI seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. HFHI is headquartered in Americus, Georgia, USA and has a regional office located in Pretoria, South Africa to cater for Africa and the Middle East. The area office covering the Europe, Middle East & Africa (EMEA) region is located in Bratislava, Slovakia.

Habitat for Humanity Kenya is governed by a Board of Directors, managed by a National Director (ND), and supervised by the Europe, Middle East & Africa Area Office (EMEA AO). Currently, HFHK has a national office located in Nairobi with five field offices: Meru, Eldama Ravine, Kisii, Bungoma, and Bomet.

HFHK approach has evolved from direct provision of houses for households who have access to land mostly in rural and peri-urban areas to the current approach of organizing micro-finance group dedicated to construction of houses as well as improvement of houses of their members. The move to the current approach was informed by need for sustainability as well as to ensure participation and ownership of houses by the families. HFHK is currently serving about 2,600 households which although significant is not enough to really make an impact in Kenya's overall housing problem. HFHK ability to expand its impact is severely limited by the lack of fund which in turn is an obstacle to sustainability.



Robert Karanja
National Director, HFH Kenya

VISION

HFH Kenya's vision is:
A nation where every family has a decent place to live.

MISSION

HFH Kenya's mission is:

- a. To assist low income families access decent housing through provision of affordable financial and technical services thereby bearing witness of God's love for all.
- b. To assist low income families access decent housing through provision of affordable financial and support services thereby bearing witness of God's love for all.

HFHK CORE VALUES

The following are our core values:
Integrity, Teamwork, Stewardship, Excellence, Diversity

Select Projects

Hope Restored at Maai Mahiu

No one will ever trace the many footprints that have walked on the long dusty path that leads to the Internally Displaced Persons Camp in Maai Mahiu. The success of the housing project can be attributed to the many hands that have joined the Habitat for Humanity Kenya's call of helping 335 families who lost their livelihood as a result of 2007/2008 post election violence in Kenya.

To date, a total of 335 families can afford to smile as they are now proud owners of three roomed decent and durable houses within the same camp.

Mt. Elgon Housing Project

In May 2012 Habitat for Humanity Kenya joined hands with Mt. Elgon Trust, a charitable arm of Mt. Elgon Orchard to build decent and affordable homes for the farm workers and the local community of Chepchoina village in Mt. Elgon region. The housing project was a brainchild of Dr. Bea Andersen whose initial goal was to construct 120 housing units of 2-3 bed rooms each by developing an affordable loan product by virtue of resident association for the target families. This was made possible through the funding of DEB bank and the active participation of the local community members.

However, 94 housing units were constructed and commissioned in November 2012 unlike the initial 120 due to limited space. Many thanks to Mt. Elgon Trust for the partnership that enabled HFH Kenya provide the much needed housing to families that were in urgent need of decent and durable housing.

Panda Urban pilot project

This project was started in partnership with Panda SACCO (Savings and Credit Cooperative Society) in March 2008. It was formed by employees of a flower farm in Naivasha town in the Kenyan Rift Valley. Since most of the potential beneficiaries could not afford to repay back large housing loans, HFHK designed a flexible house design to facilitate incremental construction (building in stages) depending on the homeowners' ability to repay back the non-profit loans.

Panda housing project has housed 39 families. Living in a decent home of their own for these families has led to an improved lifestyle, especially for the children in those homes. This includes a positive impact towards how they view life in terms of improved health, income and education opportunities. HFH Kenya is very excited having attempted to set up an urban project for the past four years that turned out to be a breakthrough.

We truly thank Cisco in the USA, Citigroup, housing Finance just to mention but a few for their support and partnership. Habitat for Humanity Kenya's Housing Microfinance HFHK provides microfinance loans to organized groups that wish to improve their members' lives through organized access to financial services for shelter improvement. Currently HFHK is operating in five regions of Kenya namely Bomet, Kisii, Bungoma, Eldama Ravine and Meru.

In this financial year 2014, we have served 631 families through home improvement loan and incremental housing loan. In the five regions that HFHK operates, the current total membership is 2014 families served with an outstanding loan balance of KSH76,734 498 (US\$902,000). By the end of this financial year 2014, HFHK intends to serve at least 1200 families. The current repayment rate on our loan portfolio is an impressive 98%.

MasterCard Foundation project

HFHK launched a MasterCard Foundation funded project in September 2013 that is designed to influence the financial sector in Kenya to develop relevant housing microfinance products targeted at low income families. The funding for this project is \$2.5 million over 5 years. HFHK has completed the selection of 3 leading financial institutions to work with intensively during the project. These three institutions include Kenya Women Finance Trust, Rafiki DTM and Kenya Commercial Bank. It is envisaged that as more financial institutions disburse an increasing number of housing microfinance loans to low income groups, then more Kenyans will be able to live in decent, affordable homes. As at 2013, Kenya had a total deficit of 2 million homes, with this deficit increasing by 150,000 homes per year.

Going forward

HFHK is a growth strategy focus country within the new HFH International Strategic Plan and the only country office in the Africa and Middle East Region. We are currently in the process of putting the final touches on a new, robust 5 year strategic plan that will guide the organization from 2014 – 2018. Please continue to pray with us as we seek God's guidance in fulfilling our mission.

HFHK Retail Lending Programme (HMF)

Habitat for Humanity Kenya (HFHK) focuses on shelter development for low income families in Kenya. Its main aim is to put God's love into action by addressing housing needs through assisting low income families access affordable short term financial loans. In return these loans help to improve or build a decent home thus curbing housing related diseases that are prevalent in the regions where HFHK runs the HMF.



Hillary and his two sons outside their current house

A unique feature is where Habitat for Humanity Kenya highlights the importance of the housing microfinance systems in promoting savings. Through this, HFHK recognises and harnesses the savings culture as an important segment of the financially excluded, leveraging off their savings and providing finance to build and ultimately own

a decent house. This in return contributes towards the asset value of the home and promotes asset wealth – a form of long-term savings.

We can boast of having changed lives and transformed communities by ensuring customer retention through our diversified HMF products that are available incrementally. In addition, we have so far served 1000 families and the number is still growing and edging closer to attaining a yearly target of 2500 families per year.



GV team transforming a family

Global Village and local cooperate teams participation

HFHK organises work camps that attract both international and local volunteers. Global Village (GV) offers international volunteers the opportunity to take part in “hands-on” construction and translating words into action by participating in renovating and or construction of new homes in the five regions that HFHK operates. Participating in a Global Village build offers a unique travel experience and an unforgettable chance to be fully immersed in the local community. Team members experience personal growth through cultural and linguistic challenges, and go back to their respective countries transformed.

Hillary is one of the many beneficiaries of the Global Village builds in Kenya. He is married to Gladys Cheroitich and they both have two children. They live in a two roomed mud walled house. Larry and Anne’s team visited Bomet region in January this year and participated in the construction of their new brick house.

We at Habitat for Humanity Kenya are indeed humbled by the team’s kind gesture and dedication to help Hilary and Gladys become proud owners of a decent and affordable house. Asanteni Sana Na Karibu Tena! (Thank you and welcome again)

Building Assets, Unlocking Access through Housing Microfinance

The need to achieve greater impact on the poor’s access to affordable housing solutions prompted Habitat for Humanity International (HFHI) to launch the Center for Innovation in Shelter and Finance to facilitate collaboration between public, private, and third sector partners to develop sustainable, and innovative housing solutions for the 1.6 billion people worldwide who lack adequate shelter.

In February 2014, HFHI and CISF(Centre for Innovation In Shelter and Finance) entered into a partnership with KWFT(Kenya Women Finance Trust) a Deposit Taking Microfinance(DTM)which is one of the largest microfinance institutions in terms of branch spread and outreach to

support the development of viable housing products to low income families. The overall aim of the project is to develop, validate, and pilot scalable housing microfinance products with housing support services for the partner’s existing and potentially new clients. HFHI CISF shall document the satisfaction and impact of housing finance and housing support services on households and disseminate practical lessons on housing microfinance to other providers in Africa in a way that protects the privacy of the partner.

The following activities aimed at supporting the implementation of the project have been undertaken by Habitat for Humanity Kenya and Habitat for Humanity International. In September 2013, Habitat for Humanity Kenya hired Mrs. Ruth Odera, as the Housing Microfinance Manager and Ronald Omyonga as the Housing Microfinance Specialist.

Mrs. Ruth Odera the HMM brings on board key skills in market research and product development gained from several years consulting work in the Kenyan microfinance industry and beyond, and Ronald Omyonga the HMS brings on board technical skills in architecture and practical experience in rural and urban development. He will be in charge of supporting financial service providers to develop viable housing microfinance products while HMS.

The project launch, on 19th September 2013 aimed at creating awareness of the capacity building project in Kenya. In attendance were 34 key players from the financial sector. Representatives of Select Kenya, Housing Finance, Rafiki Microfinance Bank, Acumen, GOWE (Growth Oriented Enterprises, KCB (Kenya Commercial Bank), Kadet, Urban Management and Development, MicroSave Africa, and Habitat for Humanity attended the launch. The launch was preceded by a press release that



Habitat for humanity staff and an invited guest during the MCF launch.

emphasized the key objective of the project as responding to the basic housing needs of people living in poverty. Since the launch, Habitat for Humanity Kenya has been a beehive of activities that has included orientation visits to Uganda by the Housing Microfinance Manager, pre-qualification of other FSP (Financial Service Providers) partners, training of partner staff on housing microfinance product development and preparation for market research. The Center organized and successfully implemented

a training program at Speke Munyonyo, Uganda on the HHFI CISF's approach to Housing Microfinance in which over 80 participants attended from HFHI partners worldwide. Through this activity Habitat for Humanity created a pool of consultants that can support the housing microfinance development.

Kenya targets 300,000 new houses

The sixth National Urban Forum this year was held at the Kenya School of Monetary Studies from the 19th -21st March 2014. In attendance was Habitat for Humanity Kenya. Hosted by the government of Kenya courtesy of the Ministry of Land, Housing and Urban Development, the event was officiated by UN-Habitat's Director of Regional Office for Africa Ms. Axumite Gebre-Egziabher. In her speech she said the forum was a critical landmark in the preparation process for the World Urban Forum leading up to Habitat III meeting slated for 2016. She added that the reflection and decisions during the national forum would provide an important building block towards the two global meetings. Also present was the principal secretary Ms. Mariamu El Maawy who represented the Cabinet Secretary for Land, Housing and Urban development. In her speech Hon. Ngilu said that the government would seek private partnerships in the endeavour to see that it fulfils the pledge to avail adequate housing to the citizens. She also added that the government is targeting to build some 300,000 new housing units in the next three years.

It was noted that Kenya faces challenges both at national and devolved government levels including urban poverty, urban inequality and inefficiency. During this year's exhibition, Habitat for Humanity Kenya has attracted a number of proposing clients whose endeavour is to build houses and bring hope to their families. Over the years, our housing micro-finance programme has helped many families realise their dream of a better life.



Get Involved!

THE MORE YOU HELP,

**THE MORE WE HELP NEEDY FAMILIES BUILD
DECENT & DURABLE HOUSES.**

Every donation, no matter how small, goes a long way in making real change for a family in need of decent and durable shelter.

Be part of the change today!



Peter Barasa our programme officer during the national urban forum.

Our Partners:



Thank you for Supporting us

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