



ROAD TO PROPERTY OWNERSHIP

About Housing Finance



Housing
Finance

Turning dreams into homes

Housing Finance is the Premier mortgage institution in Kenya. Licensed under the Banking Act, it has been operational for 40 years. We have been celebrating 40 years. At 40, we are very stable, very confident and full of energy to help Kenyans build and buy homes. We have also taken a lead in developing tailor-made mortgage products that make it easier for home buyers.

Mission:

The mission of Housing Finance is to help Kenyans save for and buy their own homes. We offer a variety of savings products with high returns, flexible terms, some with a lower taxation incidence, designed to shorten the path to a home of your dreams. A home is a very rewarding acquisition and a long term investment. The beginning of this home investment process is to develop a savings plan that will see your savings grow at a steady rate enabling you generate the required equity contributions in a shorter time.

Our Superior Savings, Mortgage Products and other Added Value Services

The Housing Finance Mortgage Products starts with the advisory services, available from our counters and other sales outlets. The journey to home ownership is usually a high value decision and involves a longer term relationship with us. So we start by helping you understand the process early to enable you prepare yourself adequately.

By the time we tell you of our low priced, flexible, competitive, mortgage products, you already know enough to quickly choose the one that suits you best. Our 3 Plan Mortgage Products adequately provide a combination of interest rates, loan terms and commitments levels that you, our discerning borrower, are able to choose knowingly which mortgage best fits your needs and ability.

And what's more, we have a fully pledged Property Mart on the mezzanine floor at our Rehani House headquarters where properties of various values, in numerous locations, are advertised to further help you in selecting a suitable home. The information is sorted in several different ways to enable you sift through the information much quicker and look only at those properties that meet your criteria. If you are not able to come to the headquarters, we have also supplied this information to our branches countrywide and posted it in our website www.housing.co.ke so you can shop from the comfort of your offices, your home or web-access site. And for those who cannot make it to our offices to bid for a property or apply for a mortgage, you can do this online as our website is interactive.

Over the life of your Housing Finance Mortgage, we also offer opportunities for re-financing,. So as your life changes, you can flex your mortgage plan to fit your new lifestyle. Even though we call it long term, it is flexible enough to meet your shorter term issues.

Come and see us today! Visit our website for more details.

And the good news is,

We have a special desk and contact address on the web site for borrowers not residing in Kenya. By contacting us through this medium, you will receive a personal response from our team of experienced officers who will handle your unique needs expeditiously. And we will use the most convenient and cost effective methods at your disposal to help you get started on your investment in property back home, even if you haven't made plans to come back to Kenya.