



STATE DEPARTMENT FOR HOUSING
& URBAN DEVELOPMENT

KENYA NATIONAL BUREAU OF STATISTICS 2023/24 KENYA HOUSING SURVEY

Makao Fiti, Maisha Bora



These statistics are collected in accordance with the Statistics Act 2006.

Information supplied on this form shall be treated as **confidential**

2023/24 KENYA HOUSING SURVEY

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FINANCIERS QUESTIONNAIRE

Acknowledgement of receipt of the Questionnaire	
<p>I,of</p> <p>(Name of recipient) (Name of enterprise)</p> <p>acknowledge receipt of the 2023/24 Kenya Housing Survey Financiers Questionnaire.</p>	
Designation:	
Telephone Number:	
Mobile Number:	
Signature and Stamp:	
Date:	
Date for collection of Questionnaire :	
Interviewer's contacts:	Name:
	Mobile number:
Thank you for receiving and accepting to fill the questionnaire	

GENERAL INFORMATION AND INSTRUCTIONS

1. Legal Mandate /Authority

Kenya National Bureau of Statistics (KNBS) is established as a State Corporation by an Act of Parliament, the Statistics Act No. 4 of 2006, and its mandate is anchored on the Constitution of Kenya, 2010.

The Bureau shall be the principal agency of the Government for collecting, analysing and disseminating statistical data in Kenya and shall be the custodian of official statistical information.

2. Confidentiality

The information provided in the questionnaire by individual enterprises/ establishments will be treated with confidentiality and used strictly for statistical purposes. The data/ information collected will only be published in aggregated form.

3. Objective

The main objective of the 2023/24 Kenya Housing Survey is to provide up to date statistics on housing sector, which will inform and monitor policies, and to develop a framework for continuous monitoring of the housing sector in Kenya.

4. Target respondent

All institutions in Kenya, which are engaged in housing development activities are required to complete this questionnaire.

In cases where one firm has two or more projects, each project should have a separate questionnaire completed

5. Survey Reference Period

The information required is for the calendar years 2019 to 2023

6. Correspondence

All sections of the questionnaire must be completed. Any parts, which may not be applicable, should be indicated as "not applicable". Any correspondence relating to the questionnaire or any other issue concerning the 2023/24 Kenya Housing Survey (KHS) should be addressed to either:

The Principal Secretary,
State Department for Housing and Urban Development
1st Ngong Avenue, Community
P. O. Box 30119 – 00100 Nairobi, Kenya.
Tel : +254 - 20-2713833020-3317583/6/8
Web- housingandurban.go.ke
E-mail : ps@housingandurban.go.ke

The Director General,
Kenya National Bureau of Statistics
Real Towers, Hospital Road, Upperhill
P.O Box 30266- 00100 Nairobi, Kenya
Tel: +254- 735-004-401/ +254-202-911-000
Web - www.knbs.or.ke
Email- info@knbs.or.ke

7. Other Comments

In case you have any comments or information relating to the data provided, please insert them in the comment box found at the end of the questionnaire.

Introduction

Hello, my name is _____. I work for the Kenya National Bureau of Statistics who in conjunction with the State Department for Housing and Urban Development and other stakeholders are collecting data that the Government of Kenya and other stakeholders will use for planning purposes. I am visiting you in connection with 2023/24 Kenya Housing Survey that is being conducted throughout the country. The Survey seeks to get up to date statistics on the housing sector to inform housing policies and development in Kenya. The information you provide will be treated in confidence and pooled with that from other institutions in the country for use in formulation of suitable programmes and policies to promote our country's economy.

1. GENERAL PARTICULARS OF THE INSTITUTION

1.1 Name of Institution :

1.2 Postal Address :

1.3 Physical Location:(Street name)..... Building Name

Building Number Floor Number

GPS Coordinates Latitude Longitude

1.4 Town:

1.5 County Sub-County

1.6 Telephone No:

1.7 Website Address :

1.8 Email Address:

1.9 Contact person:

Name: Designation:

Email address: Tel No:

1.10 Respondent contact details:

Name: Designation:

Email address: Tel No:

Interview Status Codes		
Interview Status	Code	
Completed	1	End interview if code 2, 6, 7, 8
Not Located (Give Reason)	2	
Incomplete/Partial	3	
Call Back	4	
Refusal	5	
Relocated	6	
Closed down/Not in operation	7	
Change of Business	8	

SECTION S : FINANCIERS MODULE

SE1	Type of financier – Please, tick appropriate description for the institution. (Single Select)				
	Commercial Bank		Multilateral organizations eg Shelter Afrique		
	Microfinance Bank(MFB)		Chama		
	Housing Finance institution		Investments (eg REITS)		
	Microfinance Institution		Kenya Mortgage Re-finance Company		
	SACCOs		Other Specify.....		
	Employer Scheme				
SE2	Do you have any savings products SPECIFICALLY geared towards saving for these Products?		Product Type		Responses
			a) Land purchase		Yes 1 / No 2
			b) Incremental building or financing for specific phase of housing project.		Yes 1 / No 2
			c) Mortgage		Yes 1 / No 2
SE3	Does your institution provide loans for the following products?	Code Yes 1 / No 2	SE3b. Number of loans provided as at December 31, 2023, By Product	SE3c. Value of loans for this product as at December 31, 2023 (KSh) [by product]	SE3d. Value of Non Performing Loans(NPLs) for this product as at December 31, 2023 (KSh) [by product]
	Land Acquisition/Purchase	Yes 1 / No 2			
	Construction financing for sale units	Yes 1 / No 2			
	Construction financing for rental units	Yes 1 / No 2			
	Construction financing for owner occupation	Yes 1 / No 2			
	Incremental construction financing	Yes 1 / No 2			
	Mortgage Finance	Yes 1 / No 2			
	Graduated loans (where premium increases over time)	Yes 1 / No 2			
	Loans for purchase of rental properties	Yes 1 / No 2			
	Other, Specify	Yes 1 / No 2			
SE4	As at 31 December 2023, what % of your housing (Total all housing related loans- mortgage/construction/finance) loan portfolio is comprised non-performing loans?				Provide % (in value).....
SE5a	How long (<i>number of days</i>) after the due date is a loan regarded as non-performing?	30 days	60 days	90 days	120 days
		1	2	3	4
SE5b	Total number of units financed by mortgage by type of unit		Type of units		Number of Units
			i. Apartments		
			ii. Houses(Bungalows/maisonettes)		
			Total		
SE6	[If SE3f = 1 Have mortgage finance] Do the following additional fees apply for mortgage borrower and what % of the loan does this comprise of?			SE6a. Yes=1, No=2, Provided by external party=3	SE6b. What is the value of fees as % of loan principal
	Valuation fees				
	Conveyancing (legal) fees (either % or amount)				
	Mortgage insurance				
	Stamp duty				
	Building Insurance				
	Other				
SE7	Average Rate of Interest (%) for mortgage loans granted in the year 2023				Rate.....
SE8	If you provide a short term fixed rate then a variable rate (i.e. SE9 c), on average, what is the duration of the fixed rate. Give duration in years				Years.....
SE9	Do you have construction/housing/mortgage products specially designed for youth, women, PWDs, Sharia compliant or multi-generational lending? : Is the demand for these products low, medium or high?			Product availability? [Yes = 1; No = 2]	Demand [Low = 1, Medium = 2, High = 3]
	a) Youth				
	b) Women				
	c) People With Disabilities (PWDs)				
	d) Sharia compliant				
	e) Multi-generational				
SE10	How do you encourage borrowers to pay on time? Multiple responses allowed	a. Penalties on late payment		b. Lower interest rate on subsequent loans	c. Interest rebates
		1		2	3
SE11	Have you used the following actions for recovery processes for non-performing loans in the last 5 years?				Ask All [Yes=1 ; No=2]

	a) Reschedule the loan including creating a graduated payment schedule, capitalizing arrears etc	
	b) Auction property publicly	
	c) Sale by private treaty	
	d) Ask them to refinance with another institution	
	e) Put into receivership	
	f) Ask them to pay a notional rent	
	g) Other: Specify	
SE12	What is the key barrier for lending for mortgage and construction financing? Single Select	
	a. Title deed is an unreliable collateral security	
	b. High default rate	
	c. Lack of long term capital	
	d. Fluctuating interest rate environment	
	e. Lengthy legal processes for recovery of non-performing loans	
	f. Lengthy registration process for land, mortgages etc	
	g. Other: Specify	
SE13	Are there restrictions on the maximum amount of funding that can be channeled towards financing of housing (construction and mortgages?)	Yes = 1 / No = 2
SE14	If yes, what are the restrictions on funding based on /guided by: (provide at most 3 reasons)	Reasons for Restrictions (Select at most 3) 1. Regulator's directive and guidelines 2. Board of Directors / Senior Management guidelines 3. Policies & Procedures based on the Organization's Risk 4. Capital inadequacy 5. Lack of long-term funds 6. Other: Specify
SE15	Are there financial incentives currently in place to lend more for housing?	Yes = 1 / No = 2
SE16	What is the MAIN challenge faced with recovering on your housing construction loans/ mortgage loans?	List of Challenges (Single select - MAIN challenge) 1. Lengthy legal process of recovery 2. Business mismanagement 3. Time wasting and attendant costs 4. Multiple borrowing 5. Diversion of loans funds to other uses 6. Unwillingness to repay 7. Others specify

Comments on the survey

Thank the respondent for responding to this questionnaire .