

The Ultimate Home Buyer's Checklist - Kenya

For Land, Houses, Apartments & All Property Types

Avenue Valuers Ltd

Tick off each item as you complete it. Keep this checklist with you throughout your property buying journey.

SECTION A: FINANCIAL READINESS

For ALL Buyers

- Determine total budget (purchase price + all costs)
- Set aside 6-10% of property value for additional costs
- Verify source of funds (bank statements ready)
- Have deposit ready (10-25% of purchase price)

For Cash Buyers

- Proof of funds documents prepared
- Emergency fund retained (3-6 months expenses)

For Mortgage Buyers

- Get pre-approval from lender (valid 60-90 days)
- Confirm Debt-to-Income ratio (target 36% or lower)
- Confirm Loan-to-Value ratio (80% or lower ideal)
- Prepare mortgage pack:
 - National ID / Passport
 - KRA PIN
 - 2-3 months payslips
 - 3-6 months bank statements
 - Employment letter
 - Business documents (if self-employed)
 - Tax returns (2 years, if self-employed)

SECTION B: BUDGET - TOTAL COSTS CHECKLIST

- Deposit / Down Payment (10-25% of price)
- Stamp Duty (4% urban / 2% rural)
- Legal Fees (1.5-2% of value + VAT)
- Valuation Fees (KES 15,000 - 50,000+)
- Surveyor Fees (KES 10,000 - 30,000+)
- Registration Fees (Ardhisasa fees)
- Charge Registration (0.1% of secured amount - mortgage buyers)
- Insurance Premiums (mortgage buyers)
- Immediate Maintenance Buffer (5-10% of value)
- Service Charge Advance (if applicable)

SECTION C: TITLE & OWNERSHIP VERIFICATION

Title Documents

- Request and inspect original title deed (not photocopy)
- Verify title has security features:
 - Government seal
 - Watermark
 - Registrar's signature
- Matching serial numbers on all pages

Official Searches

- Conduct official search at Ministry of Lands / Ardhisasa portal
- Confirm registered owner matches seller
- Confirm land size matches title
- Check for encumbrances:
 - Caveats
 - Mortgages
 - Court orders / disputes
 - Restrictive covenants

Historical Title Investigation

- Examine Green Card (master record - all properties)
- Trace ownership lineage / root of title
- Check for irregular entries or fraud indicators
- Examine White Card (leasehold properties only)

SECTION D: SELLER VERIFICATION

Individual Seller

- Verify seller's National ID
- Verify seller's KRA PIN
- Request seller's passport photos
- Confirm seller is mentally capable (if applicable)

Corporate Seller

- Conduct company search (CR12)
- Confirm directors are properly registered
- Obtain board resolution authorizing the sale
- Verify company is compliant with statutory requirements

SECTION E: FINANCIAL LIABILITIES CLEARANCE

Land Rates

- Visit County Government offices
- Request rates clearance certificate
- Confirm no arrears (unpaid rates become your liability)

Land Rent (Leasehold Only)

- Visit Ministry of Lands
- Confirm land rent paid up to date

Pending Mortgages

- Confirm seller's mortgage balance (if any)
- Confirm how mortgage will be cleared at closing

SECTION F: PHYSICAL VERIFICATION

- Visit the property in person (never buy sight unseen)
- Confirm property exists on the ground
- Check for squatters or encroachments
- Verify property matches listing description
- Visit at different times of day (noise, security, traffic)

Boundary Verification

- Engage a licensed surveyor
- Verify all beacons are present
- Confirm physical boundaries match title deed
- Obtain survey report

Access & Utilities

- Confirm legal road access / right of way
- Check electricity availability
- Check water availability
- Check sewerage / drainage

SECTION G: ZONING & APPROVALS

Zoning & Land Use

- Visit County Government for zoning confirmation
- Confirm land is zoned for your intended use:
 - Residential
 - Commercial
 - Agricultural

- Mixed-use
- If agricultural, confirm Land Control Board (LCB) Consent required
- If changing user, confirm Change of User Approval needed

Building Approvals (Developed Properties)

- Request approved building plans
- Confirm plans comply with zoning (height, coverage, density)
- Check National Construction Authority (NCA) compliance certificate
- Check NEMA Environmental Impact Assessment (EIA) license

SECTION H: PROPERTY-SPECIFIC CHECKS

For Apartments

- Sale agreement defines your percentage share of common areas
- Management company constitution reviewed
- Approved building plans obtained
- Service charge account in good standing
- No arrears on service charge
- Understand what service charge covers:
 - Security
 - Water
 - Landscaping
 - Common area maintenance
 - Garbage collection
- Confirm monthly service charge amount
- If leasehold: confirm unexpired lease term (lenders prefer long leases)
- Check Sectional Properties Act, 2020 compliance

For Houses (Standalone / Townhouse)

- Zoning confirmed as residential
- Development approvals verified (NEMA, county)
- Boundary survey completed
- Fence / structures within property lines
- If gated community: service charge checked

- Homeowners' association obligations understood
- If running business from home: change of user checked

For Land

- Freehold vs Leasehold tenure understood
- Foreign buyers: confirm leasehold only
- If agricultural land: LCB Consent required
- Zoning confirmed with county spatial plan
- Registry Index Map (RIM) obtained
- Surveyor engaged to verify beacons
- Legal road access confirmed
- Water and electricity access verified
- Land size physically confirmed

SECTION I: OFF-PLAN PROPERTY (SPECIAL CHECKS)

Developer Verification

- Developer's track record checked
- Past projects visited (quality assessment)
- Talked to previous buyers (satisfaction check)
- Company search conducted (CR12)
- Checked for pending lawsuits against developer

Approvals Verification

- NCA Certificate of Compliance obtained
- NEMA EIA License obtained
- County Government Approval confirmed

Contract Review

- Escrow account for payments in place
- Payments linked to certified construction milestones
- Long-Stop Date included (project deadline)

- Refund clauses for delays included
- Detailed specifications locked in (finishes, materials)
- Architects and engineers listed and confirmed
- Provisions to ensure completed unit meets specifications

Payment Plan

- Payment plan covers until project completion
- Legal advice obtained before signing

SECTION J: PROFESSIONALS TO ENGAGE

- Conveyancing Lawyer - Legal due diligence, title verification, contract review, registration
- Licensed Surveyor - Boundary verification, beacon confirmation
- Professional Valuer - Fair market price determination (required for mortgages)
- Estate Agent - Market insights and negotiation support

SECTION K: FINAL TRANSACTION CHECKLIST

Sale Agreement

- Draft reviewed by your lawyer
- Buyer and seller details correct
- Purchase price clearly stated
- Payment timelines included
- Deposit amount and terms included
- Default clauses reviewed
- Dispute resolution mechanism included
- Signed by both parties

Payment

- Payment through bank transfer or escrow account (NO cash)
- Payment receipt obtained
- Deposit acknowledged in writing

Transfer & Registration

- Stamp Duty paid to KRA
- Transfer documents lodged at Ministry of Lands
- Title deed processed and issued in your name
- Certificate of Title obtained

Post-Purchase

- Register a caveat on the land (prevent unauthorized transactions)
- Change all locks
- Secure perimeter (fence / wall)
- Arrange utilities:
 - Electricity connection
 - Water connection
 - Internet installation
- Purchase property insurance
- Register your property with the County Government for rates

FINAL VERIFICATION

- All ticks completed in every section
- All professionals engaged
- All documents stored safely (originals in secure place)
- Copies kept with lawyer

Need Expert Guidance?

Avenue Valuers Ltd offers comprehensive property valuation and real estate services for ALL property types.

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This checklist is for general guidance only and does not constitute legal or financial advice. Always consult qualified professionals for advice tailored to your specific transaction.