

Driving Sustainable Homeownership: NCBA Unveils Solar Leasing on Electric-Powered Property Tour

28th February 2026, Nairobi, Kenya – NCBA Bank has reinforced its commitment to sustainable and affordable homeownership by hosting its annual Property investment Tour using fully electric buses and unveiling its innovative Solar Leasing Solution, designed to make clean energy more accessible for Kenyan households.

This year's tour comes at a crucial time: home ownership rates in Kenya continue to decline, with national ownership dropping from 64% in 2013 to 61% in 2024, and urban home ownership sliding from 30% to 23%, driven by rising property prices, stagnant incomes, and limited access to long-term financing. In Nairobi specifically, only 7.7% of households own the homes they live in, underscoring the affordability challenge for urban families. [money254.co.ke]

The tour showcased key residential and commercial developments across the city, enabling customers to interact directly with developers, explore financing options, and understand the full home-buying journey. Participants interact with developers, learn about financing options, and experience the full home-buying journey with a new emphasis on **sustainable living**.

"Owning a home remains a major aspiration for most Kenyans. Our mission at NCBA is to remove barriers, guide customers with clarity, and provide innovative solutions that align with both financial and environmental sustainability." Dennis Njau, Group Director, Retail Banking

"From our green energy financing to electric buses for this tour, we are walking the talk on sustainability while empowering more Kenyans to take confident steps toward homeownership."

Beyond property tours and financing education, NCBA showcased its complete suite of Property Finance solutions, ensuring customers can secure, insure, power, and improve their homes all under one roof. These include:

Home Financing Solutions

- Mortgage for completed properties
- Plot purchase loans
- Construction loans
- Buy-and-build packages
- Mortgage transfers & top-ups
- Equity release
- **105% Own-Your-Own-Home Mortgage**, eliminating traditional upfront costs

Home Protection & Enhancement Solutions

- **Home Insurance** (house + contents)
- **Home Improvement Loans** for renovations, upgrades, or extensions

- **Solar Leasing (Green Energy Financing)**
- Insurance premium financing options

With this ecosystem, NCBA continues to champion a holistic approach to homeownership providing financing, protection, and sustainable energy solutions in a single, seamless offering.

According to the Kenya Property Index report 2025, Kenya faces an **annual housing shortfall of over 200,000 units**, with only about 50,000 new units delivered per year against a demand of 250,000. Urban dwellers also remain predominantly renters, with **73% renting and only 23% owning**.

Against this backdrop, NCBA's Property Investment Tour provides practical exposure and financial empowerment, helping customers make informed decisions at a time when many feel locked out of the market.

Through education, access, and innovative green financing solutions, NCBA continues to position itself not only as a lender but a leader in driving inclusive, sustainable, and climate-resilient communities across Kenya.

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For media enquiries, please contact: Nelly Wainaina | Group Director- Marketing, Communication and Citizenship | NCBA Nelly.Wainaina@ncbagroup.com | Tel: +254 711 056 444

About NCBA Group: NCBA Group is a full-service banking group providing a broad range of financial products and services to corporate, institutional, SME and consumer banking customers. NCBA Group operates a network of over 100 branches across five countries, including Kenya, Uganda, Tanzania, Rwanda, and the Ivory Coast. Serving over 60 million customers, the NCBA Group is the largest banking group in Africa by customer numbers. NCBA Bank Kenya PLC is one of the leading banks in terms of assets. The Bank continues to play a key role in supporting Africa's economic ambitions. The Bank is a Market Leader in Corporate Banking, Asset Finance and Digital Banking.