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Living in Kenya

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Introduction

Kenya, perched on the equator in the heart of East Africa, is a country that effortlessly blends cosmopolitan buzz with breathtaking wilderness and hospitality. For decades, Kenya has featured on travelers' wish lists, adored for its world-famous safaris, white-sand beaches, and striking landscapes. Yet, increasingly, Kenya is attracting not just tourists, but expatriates looking for a vibrant new place to live and work, drawn by the country's youthful energy, diverse culture, business opportunities, and warm climate. Whether you're relocating for a career move, to retire, to pursue new ventures, or for family, living in Kenya provides both rich rewards and unique challenges.

Transitioning to life in Kenya is a profound step. The country's dynamic pace, particularly in cities like Nairobi and Mombasa, is juxtaposed with traditions, customs, and a sometimes more relaxed sense of time. Expats will find themselves immersed in a society where English and Swahili are both spoken, but where local languages and ways of life can vary significantly from one region or community to the next. A successful transition thus lies not only in preparation and logistics, but in curiosity and openness to new experiences.

Kenya presents countless opportunities: prospects in finance, tech, tourism, education, and humanitarian fields are continually expanding, especially as the nation cements its role as an economic powerhouse in East Africa. Meanwhile, Kenya's booming social scene, rich culinary traditions, and stunning outdoor destinations offer expats plenty to enjoy outside of work. For those relocating with children, Kenya's array of international schools and active expat communities can make settling in easier and more enjoyable.

Despite its many attractions, moving to Kenya is not without obstacles. Expats will need to thoughtfully navigate aspects such as visa and permit regulations, housing, and schooling decisions, as well as the realities of local bureaucracies, healthcare standards, and everyday safety considerations in a rapidly developing society. Adjusting to variations in infrastructure, political and economic fluctuations, and differing social norms is part of the adventure.

This book, "Living in Kenya: A Guide for Expats," is designed to provide an essential roadmap for those considering or preparing for a move to Kenya. It offers practical guidance on everything from the basics of visa acquisition to finding a home, settling into Kenyan work culture, connecting with the local community, and enjoying the richness of Kenyan daily life. You'll find up-to-date advice, insights from fellow expats, and tips that will help you navigate this exciting transition with confidence.

Above all, living in Kenya is about embracing the country's contrasts and energy, learning to adapt, and discovering your new home with an open mind. Kenya may catch you off guard with its vibrancy, its warmth, and its complexity—but for those willing to explore and engage with its people and places, it offers a deeply rewarding experience. Welcome to your journey.

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CHAPTER ONE: Visa and Work Permit Requirements

Embarking on a new life in Kenya begins, for most expats, with navigating the sometimes intricate world of visas and work permits. This initial hurdle, while potentially tedious, is a fundamental step that ensures your legal residency and ability to work in this vibrant East African nation. Understanding the specific requirements for your situation is key to a smooth transition.

Kenya has recently streamlined its entry process, largely phasing out traditional visas for many visitors in favor of an Electronic Travel Authorisation (eTA) system as of January 2024. This applies to citizens from numerous countries, including the US, UK, Canada, Australia, and most EU nations, who intend to visit for short-term tourism or business for up to 90 days. The eTA is a mandatory online entry requirement that effectively replaces the older visa-on-arrival and eVisa systems, meaning you won't be allowed to board your flight or enter Kenya without an approved eTA. It's advisable to apply for your eTA at least three days, and ideally two weeks, before your departure to allow sufficient processing time, as it cannot be obtained upon arrival. The application involves creating an account on the official eTA portal, filling out a form, uploading necessary documents like a valid passport copy and a recent photo, and paying a fee of USD 34.09. Once approved, you'll receive a PDF of your eTA via email.

However, for those planning a longer stay or seeking employment, an eTA is merely the first step. Expats intending to reside in Kenya for more than three months will need to secure a specific visa and, if applicable, a work permit before their arrival. The application process for these longer-term permits is generally conducted online through the electronic Foreign Nationals Service (eFNS) portal, which requires the creation of an eCitizen account. This online portal is a central hub for various government services, including immigration, and using it efficiently will become a familiar part of life in Kenya. It is prudent to begin these applications well in advance, as the processing time for work permits can take up to three months.

Kenya categorizes its work permits into various classes, each tailored to different expat needs and professional engagements. The most common work permit for expats is **Class D**, which covers individuals moving to Kenya for a specific job with a single employer. This also includes intra-company transfers and humanitarian workers. Employers typically play a significant role in this process, often applying for the work permit on behalf of their prospective employees. To be successful, the employer will usually need to demonstrate that the applicant possesses skills and qualifications that are not readily available within the local Kenyan workforce, highlighting the benefit the individual brings to the Kenyan economy. The approval for a Class D visa generally takes between two to four months and costs approximately 10,000 Kenyan Shillings.

For expats in specific "prescribed professions" such as medicine, engineering, or accounting, there is the **Class C** permit. This allows professionals to practice their occupation in Kenya, either individually or in a partnership. Individuals looking to establish a business or invest in trade within Kenya will apply for a **Class G** permit. To qualify for a Class G permit, applicants usually need to demonstrate sufficient capital, often a minimum of USD 100,000, and hold the relevant licensing for their intended business or consultancy.

Kenya also offers pathways for those seeking a more leisurely or independent residency. The **Class K** permit, also known as a retiree permit, is suitable for expats aged 35 or over who can demonstrate a stable annual income from sources other than employment. The specific income requirement can vary, but typically it requires proof of adequate funds to support oneself without engaging in local employment. For those engaged in religious or charitable activities, the **Class I** permit is available, provided their presence and activities are deemed beneficial to Kenya.

A relatively new and increasingly popular option for location-independent professionals is the **Class N** Digital Nomad Visa, introduced in October 2024 and available for online applications from April–May 2025. This permit is designed for foreign nationals who work remotely for a company located outside Kenya or as freelancers with international clients. To be eligible for the Class N permit, applicants must generally possess a valid passport with at least six months of validity, provide verifiable proof of remote work or business operations outside Kenya, and demonstrate a minimum assured annual income, often cited as USD 24,000 or USD 55,000, from non-Kenyan sources. Additionally, proof of accommodation in Kenya and a clean criminal record from the country of origin or residence are required. The Class N permit offers the advantage of not requiring a local employer, unlike other work permits, and can potentially lead to long-term residency. The processing fee for the Class N permit is USD 200, with an annual issuance fee of USD 1,000 upon approval.

Beyond these common categories, Kenya also provides specialized work permits. For instance, **Class A** is designated for individuals involved in prospecting and mining, requiring proof of substantial resources and relevant licenses. **Class B** is for those engaging in agriculture or animal husbandry. **Class F** permits are issued to individuals planning to engage in specific manufacturing activities, requiring necessary licenses and demonstrating a positive contribution to Kenya's economy. There's also **Class P** for staff of the United Nations, diplomatic missions, inter-governmental organizations, and international non-governmental organizations. Finally, for citizens of East African Community (EAC) member states, a **Class R** permit exists, allowing them to reside, work, or engage in business activities in Kenya with fewer restrictions.

Regardless of the specific permit class, the application process for work and residence permits generally begins by creating an account on the eFNS portal, which is linked to

the eCitizen platform. Once an account is established, applicants can complete and submit the relevant forms, accompanied by supporting documentation. Common requirements across most permit classes include a detailed cover letter addressed to the Director General of Immigration Services explaining the purpose and duration of stay, copies of a valid passport, and recent passport-sized photographs. Depending on the permit, additional documents such as academic and professional certificates, company registration documents, invitation letters from Kenyan entities, proof of financial means, and a tax compliance certificate from the Kenya Revenue Authority (KRA) may be required.

It is crucial to remember that a work permit is distinct from a residence permit. While a work permit grants you the legal right to be employed in Kenya, if you plan to stay for more than six months, you will also need to register for a Foreign Nationals Certificate, often referred to as an "Alien Card." This card essentially functions as a residence permit. The process for obtaining this card is also managed through the Department of Immigration Services.

Navigating immigration regulations can be complex, and requirements are subject to change. Therefore, it is always recommended that expats consult with the nearest Kenyan embassy or consulate in their home country, or engage the services of a reputable immigration lawyer or expert in Kenya, to obtain the most current and accurate information pertaining to their specific circumstances. They can provide invaluable guidance and ensure that all necessary documentation is correctly prepared and submitted, thereby minimizing potential delays or complications in your journey to living and working in Kenya.

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