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RETIRING IN KENYA AS A FOREIGNER:
A Complete Legal Guide to Residence Permits, Property Ownership, Healthcare, Family Trusts and Tax Planning

EXECUTIVE SUMMARY

Kenya offers foreign nationals a compelling place to retire, relocate or invest in a home with its year-round climate, vibrant cities and coastal towns, quality private healthcare and excellent international connections.

For foreign nationals considering retirement in Kenya from the United Kingdom, United States, Canada, Germany, France, Italy, the Netherlands, Switzerland, Scandinavia, Australia, India, China, the United Arab Emirates and other jurisdictions, the decision involves important legal, financial and practical considerations.

Nairobi (including Karen, Runda and Muthaiga) offers established residential neighbourhoods with access to specialist healthcare, international transport and professional services. Mombasa, Nyali, Diani, Watamu, Malindi and Kilifi provide coastal residential and lifestyle opportunities, while Naivasha and Nanyuki offer countryside and highland environments.

Sustainable retirement requires careful attention to immigration, property ownership, healthcare, taxation, pension remittances and succession planning. The Class K permit provides a pathway for qualifying persons of independent means (generally aged 35+ with assured annual income of at least USD 24,000 from sources outside Kenya). Non-citizens may hold residential property only on leasehold tenure not exceeding 99 years under Article 65 of the Constitution; property ownership does not confer permanent residence or citizenship.

Key practical considerations include private medical insurance and specialist care, Kenyan tax residence rules and double-taxation agreements, and coordinated wills, family trusts or succession planning for assets held in Kenya and abroad.

Kenya also offers opportunities for developers and investors in retirement communities, senior living and lifestyle developments.

This Alert examines the principal legal requirements and practical considerations for retiring in Kenya, including residence permits, permanent residence, citizenship, property ownership, healthcare, taxation, family trusts, succession, financial arrangements and retirement-related investments.

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1. RETIRING IN KENYA AS A FOREIGN NATIONAL: THE LEGAL FRAMEWORK

Foreign nationals may lawfully retire and reside in Kenya provided they obtain and maintain an appropriate immigration status. The principal framework is set out in the Kenya Citizenship and Immigration Act, 2011, and the Kenya Citizenship and Immigration Regulations, 2012 (as amended).

Kenya recognises several categories of foreign residents, including retirees, persons of independent means, employees, investors and qualifying family members of Kenyan citizens. For individuals whose principal intention is to reside in Kenya without undertaking local employment or prohibited business activities, the Class K permit is generally the most relevant category.

Foreign nationals should carefully distinguish between permission to enter Kenya as visitors and authorisation to establish long-term residence. A visitor's entry authorisation does not automatically confer the right to reside indefinitely, take up employment or establish a business.

Immigration eligibility should therefore be assessed before relocating, purchasing residential property or transferring substantial retirement savings to Kenya.

2. CLASS K PERMIT IN KENYA: ELIGIBILITY, REQUIREMENTS AND APPLICATION PROCESS

The Class K permit provides an immigration pathway for qualifying foreign nationals of independent means wishing to reside in Kenya.

It is particularly relevant to pensioners, retirees and other individuals who have qualifying assured income and do not intend to undertake employment or prohibited income-generating activities in Kenya.

(a) Principal Eligibility Requirements

Applicants must generally demonstrate that they:

1. Are at least 35 years old.
2. Have assured annual income of at least USD 24,000 from qualifying sources.
3. Can provide satisfactory evidence of the source, availability and continuity of that income.
4. Intend to reside in Kenya consistently with the conditions applicable to the Class K category.
5. Meet the prescribed immigration, documentation and approval requirements.

Qualifying income may include pensions, annuities and other assured income that satisfies the relevant statutory requirements.

However, ownership of substantial assets does not necessarily establish the required assured annual income. The source and legal character of the income must be examined.

(b) Can A Class K Permit Holder Work or Operate A Business?

A Class K permit does not provide unrestricted authorisation to undertake employment, trade, business or professional activities in Kenya.

Foreign retirees who intend to operate businesses, provide professional services or undertake active commercial activities should obtain advice on whether another immigration category is required.

A distinction should also be drawn between passive investment ownership and active participation in business operations.

(c) Application Procedure and Government Fees

Class K applications are generally submitted through Kenya's electronic Foreign Nationals Services system.

The Directorate of Immigration Services has published a processing fee of KES 20,000 and an issuance fee of KES 250,000 per year for the ordinary Class K category, subject to applicable exemptions and subsequent changes. Applicants should confirm current fees and documentary requirements before submission.

Applications ordinarily require prescribed forms, passport documentation, photographs, a covering letter, evidence of assured income and other supporting documents required by the immigration authorities.

Approval is not automatic and remains subject to the applicable statutory requirements and administrative assessment.

(d) Foreign National Registration

Foreign nationals residing in Kenya for more than 90 days are generally required to register and obtain a Foreign Nationals Certificate, commonly known as an Alien Card, unless an exemption applies.

Retirees should monitor the validity of their permits, passports and registration documents to maintain lawful residence.

Practical consideration: The appropriate immigration category should be determined before purchasing property, relocating family members or making substantial financial commitments.

3. PERMANENT RESIDENCE AND CITIZENSHIP FOR FOREIGN RETIREES

Permanent residence and citizenship are separate legal statuses governed by the Constitution and the Kenya Citizenship and Immigration Act.

Neither is automatically obtained through retirement, property ownership or the holding of a Class K permit.

(a) Permanent residence

Section 37 of the Kenya Citizenship and Immigration Act establishes the principal categories of permanent residence.

These include certain former Kenyan citizens, qualifying long-term work permit holders, qualifying children of Kenyan citizens and qualifying foreign spouses of Kenyan citizens.

The long-term work permit pathway generally requires at least seven years of qualifying work permit history and continuous residence in Kenya during the three years immediately preceding the application.

A separate pathway exists under section 37(1)(d) for qualifying foreign spouses who have been married to Kenyan citizens for at least three years.

Retirees should not assume that time spent in Kenya under a Class K permit necessarily satisfies the statutory requirements applicable to other permanent residence categories.

(b) Citizenship through marriage

Article 15(1) of the Constitution of Kenya, 2010, and section 11 of the Kenya Citizenship and Immigration Act, 2011, provide a pathway to citizenship by registration for foreign nationals who have been married to Kenyan citizens for at least seven years.

Citizenship is not automatic upon completion of the seven-year period. Qualifying spouses must formally apply for registration and satisfy the prescribed statutory requirements, including proof of a genuine and subsisting marriage, continuous residence in Kenya, good character and an adequate knowledge of Kenya and its languages or culture, as determined by the relevant authorities.

Applications are made to the Cabinet Secretary responsible for immigration matters and are subject to due diligence, security vetting and the exercise of administrative discretion. Successful registration confers full Kenyan citizenship, with the attendant rights and obligations, including the right to hold a Kenyan passport and to own freehold land.

Foreign spouses considering this route should obtain independent legal advice early as the process involves strict documentary requirements, potential interviews and careful coordination with any existing residence permit or permanent residence status.

(c) Property ownership does not confer immigration status

Purchasing residential or commercial property in Kenya does not, by itself, qualify a foreign national for permanent residence or citizenship.

Under Kenyan law, the acquisition of land or buildings and the grant of immigration status are distinct legal processes. A foreign buyer may lawfully acquire a leasehold interest of up to 99 years, yet remain subject to the ordinary immigration requirements applicable to their circumstances. Ownership of property confers no automatic right to reside, work or remain in Kenya indefinitely.

Property acquisition and immigration authorisation should therefore be planned as separate but carefully coordinated legal matters. Prospective retirees and investors are advised to secure the appropriate residence permit such as a Class K permit or permanent residence status before, or in parallel with, any significant property purchase, and to structure ownership arrangements with both immigration compliance and long-term succession planning in mind.

4. BUYING A RETIREMENT HOME IN KENYA AS A FOREIGNER

Foreign nationals may acquire qualifying residential property in Kenya, subject to constitutional and statutory restrictions.

Article 65 of the Constitution provides that non-citizens may hold land only on a leasehold basis for a term not exceeding 99 years.

Article 65(3) also addresses landholding through companies and trusts. A company is treated as citizen-owned for this purpose only where it is wholly owned by Kenyan citizens, while a trust is treated as citizen-held only where all beneficial interests are held by Kenyan citizens.

Accordingly, incorporating a Kenyan company or establishing a family trust does not automatically remove the constitutional restrictions applicable to foreign landholding.

(a) Retirement homes and apartments in Nairobi

Nairobi offers established residential neighbourhoods, including Karen, Runda, Muthaiga and surrounding areas, together with access to specialist healthcare, international transport, professional services and urban amenities.

Foreign retirees may acquire qualifying leasehold houses, villas, townhouses and apartments, subject to the applicable legal requirements.

Apartment purchases should also be assessed against the Sectional Properties Act, 2020, and the legal arrangements governing individual units, common property, management and service charges.

(b) Coastal retirement property in Mombasa, Diani, Watamu and Malindi

Mombasa, Nyali, Diani, Watamu, Malindi and Kilifi offer coastal residential and lifestyle opportunities for foreign retirees.

However, coastal property transactions may involve additional considerations concerning public beach access, shoreline boundaries, environmental restrictions, planning approvals and the legal status of the underlying title.

Properties intended for holiday rentals, serviced accommodation or hospitality activities may also attract additional licensing and regulatory obligations.

(c) Countryside retirement property in Naivasha and Nanyuki

Naivasha and Nanyuki may appeal to retirees seeking countryside residences, cooler climates or larger residential properties.

However, properties situated on agricultural land may be subject to additional restrictions under the Land Control Act, Cap. 302.

Foreign purchasers should not assume that the existence of a residential house removes restrictions affecting agricultural land.

(d) Legal due diligence before purchasing retirement property

Before acquiring a retirement home, foreign purchasers should establish:

1. The identity and legal capacity of the registered proprietor.
2. The authenticity and status of the title.
3. The applicable tenure and unexpired lease term.
4. Existing charges, cautions, restrictions, easements and disputes.
5. Land rent, county rates and service charge liabilities.
6. Planning, construction and environmental approvals.
7. Access rights, boundaries, utilities and development restrictions.
8. Applicable foreign ownership and agricultural land restrictions.
9. The adequacy of the sale agreement and completion arrangements.
10. The implications of future disposal, inheritance and succession.

For off-plan developments, additional due diligence should address the developer's title, financing arrangements, construction obligations, sectional ownership structure, completion timetable and remedies for non-performance.

(e) Buying versus renting during retirement

Foreign retirees should consider whether purchasing property immediately is commercially appropriate.

Renting initially may allow a retiree to evaluate neighbourhoods, healthcare facilities, transport, climate and lifestyle before making a long-term commitment.

Where the retiree intends to purchase, the acquisition should be coordinated with immigration status, taxation, financing and estate planning.

Practical consideration: Retirement property should be evaluated not only for its immediate lifestyle benefits but also for accessibility, healthcare proximity, maintenance obligations, resale prospects and succession arrangements.

5. HEALTHCARE AND MEDICAL INSURANCE FOR FOREIGN RETIREES IN KENYA

Healthcare planning is a central consideration for foreign nationals relocating to Kenya, particularly retirees who require regular medical supervision, specialist treatment or long-term care.

Kenya has public and private healthcare facilities, including specialist hospitals and medical centres in Nairobi, Mombasa and other major urban centres.

However, the availability of particular medical services varies by location, and retirees should assess healthcare access before choosing where to live.

(a) Social Health Authority registration and contributions

The Social Health Insurance Act, 2023, establishes the statutory framework for the Social Health Authority (SHA).

Section 26 addresses the registration of non-Kenyan persons ordinarily resident in Kenya, while section 27 provides for applicable contribution obligations, including those concerning qualifying non-Kenyan residents.

Foreign retirees should establish whether they are required to register, contribute and maintain cover under the operative statutory and regulatory framework.

Registration should not be assumed to provide unrestricted access to every healthcare service or replace the need for appropriate private medical insurance.

(b) Private medical insurance and international healthcare cover

Retirees should examine whether their existing medical insurance remains valid following relocation to Kenya.

Relevant considerations include:

1. Coverage for treatment in Kenya.
2. Pre-existing medical conditions and chronic illnesses.
3. Specialist consultations and hospitalisation.
4. Prescription medicines and continuing treatment.
5. Emergency medical evacuation and repatriation.
6. Treatment outside Kenya.
7. Policy exclusions, waiting periods and age limits.
8. Renewal conditions and premium increases.

International medical insurance may be appropriate where retirees expect to travel regularly or wish to retain access to healthcare facilities in other jurisdictions.

(c) Healthcare access outside Nairobi

Retirees considering Diani, Watamu, Malindi, Naivasha, Nanyuki or other locations should assess the availability of appropriate healthcare facilities and the practical arrangements for accessing specialist treatment.

Proximity to airports, emergency transport and suitable hospitals may be particularly important for retirees with complex medical needs.

(d) Medical incapacity and decision-making

Retirement planning should address how financial, personal and medical decisions will be managed if a retiree loses the capacity to administer their affairs.

Depending on the circumstances, appropriate arrangements may include powers of attorney, estate planning instruments and court-supervised management under the Mental Health Act, Cap. 248.

Foreign powers of attorney and medical directives should be reviewed to determine their legal recognition and effectiveness in Kenya.

Practical consideration: Healthcare planning should address immediate medical insurance requirements and the possibility of future long-term care, incapacity and increased healthcare expenditure.

6. FAMILY TRUSTS, WILLS AND SUCCESSION PLANNING FOR FOREIGN RETIREES

Foreign retirees frequently maintain assets in several jurisdictions, including Kenyan residential property, overseas homes, pensions, investment portfolios, company shares and bank accounts.

Without coordinated succession planning, their families may encounter overlapping probate proceedings, conflicting legal requirements, delays in accessing assets and potentially avoidable tax or administrative costs.

(a) Family trusts in Kenya

A properly established family trust may assist with:

1. Intergenerational wealth preservation and succession.
2. Management of qualifying residential and investment properties.
3. Financial provision for spouses, children and other beneficiaries.
4. Continuity of investment management.
5. Governance of family-owned investment companies.
6. Coordinated management of Kenyan and overseas family assets.
7. Long-term arrangements for beneficiaries requiring financial support.

Trust arrangements must comply with applicable Kenyan trust legislation, beneficial ownership requirements, tax laws and constitutional restrictions on landholding.

In particular, a family trust with foreign beneficial interests cannot be used to circumvent Article 65 of the Constitution.

The trust instrument should clearly address trustee powers, beneficiary rights, asset management, distributions, replacement of trustees and dispute resolution.

(b) Family investment companies

A family investment company may provide an alternative or complementary structure for holding qualifying investments.

Such companies may facilitate centralised investment management, shareholder governance, documented ownership rights and succession through appropriate shareholding arrangements.

However, a Kenyan-incorporated company with foreign shareholders is not automatically treated as a Kenyan citizen for landholding purposes.

The proposed ownership structure should therefore be assessed against the constitutional restrictions and applicable company, tax and beneficial ownership requirements.

(c) Kenyan wills and cross-border succession

International retirees should consider whether a Kenyan will is appropriate for assets situated in Kenya.

Where separate wills are prepared for different jurisdictions, they should be coordinated to avoid unintended revocation, inconsistent beneficiary arrangements or conflicting succession provisions.

The Law of Succession Act, Cap. 160, and applicable conflict-of-laws principles may affect the administration and distribution of a deceased person's estate.

Retirees with assets in Kenya and abroad should obtain coordinated advice from legal advisers in the relevant jurisdictions.

(d) Tax implications of trusts and succession transfers

Certain transfers involving qualifying family trusts or succession arrangements may benefit from statutory tax exemptions or reliefs.

However, not every transfer into or out of a family trust automatically qualifies for exemption from stamp duty, capital gains tax or other taxes.

The legal status of the trust, nature of the transaction, applicable statutory conditions and tax consequences should be assessed before implementation.

Practical consideration: Family trusts and investment companies should be established for legitimate wealth preservation, governance and succession objectives rather than as mechanisms for avoiding constitutional landholding restrictions or applicable taxes.

7. TAX RESIDENCE AND TAX PLANNING FOR FOREIGN RETIREES

Foreign retirees should assess their Kenyan tax position before relocating, transferring substantial funds or acquiring income-generating property.

A person's immigration status does not necessarily determine their tax residence.

(a) When does a foreign retiree become tax resident in Kenya?

Under the Income Tax Act, Cap. 470, an individual may be treated as resident for tax purposes where they have a permanent home in Kenya and are present in Kenya during the relevant year.

Where the individual has no permanent home in Kenya, residence may arise through physical presence for at least 183 days during the relevant year or through the applicable three-year averaging test involving periods exceeding 122 days annually.

Accordingly, a foreign retiree may become tax resident in Kenya without holding permanent residence under immigration law.

(b) Are foreign pensions taxable in Kenya?

The tax treatment of foreign pensions depends on the pension's legal classification, source, applicable statutory exemptions, the recipient's circumstances and any relevant double-taxation agreement.

Retirees should not assume that all overseas pensions are taxable in Kenya or that every foreign pension is automatically exempt.

This is particularly important for individuals receiving retirement income from the United Kingdom, United States, Canada, Germany, France, the Netherlands, Switzerland, Australia and other jurisdictions.

(c) Double-taxation agreements

Foreign retirees should establish whether an applicable double-taxation agreement exists between Kenya and the relevant foreign jurisdiction.

Where a treaty applies, its provisions may affect the allocation of taxing rights and the availability of relief.

However, treaty coverage and eligibility must be assessed individually. The existence of a treaty does not necessarily exempt every category of retirement income.

(d) Property taxation

Foreign retirees purchasing, owning or disposing of property in Kenya should consider the following taxes and statutory charges:

Tax or charge	General legal position
Stamp duty	Generally 4% for qualifying urban property and 2% for qualifying rural property, subject to statutory rules and exemptions
Capital gains tax	Generally 15% of the taxable net gain on a chargeable disposal, subject to applicable exemptions and reliefs
Rental income tax	Depends on the owner's tax residence, income classification and applicable tax regime
Corporation tax	May apply where property is held through a company
Value added tax	Depends on the nature of the property and transaction
Land rent	May apply to qualifying leasehold properties
County rates	May be payable under the relevant county framework
Trust and succession transfers	May qualify for specific statutory exemptions or reliefs where applicable conditions are satisfied

(e) Cross-border tax compliance

International retirees should also consider foreign tax filing obligations, pension distributions, investment income, foreign exchange arrangements and the implications of maintaining assets in multiple jurisdictions.

Retirees who continue to hold interests in overseas companies or investment structures should assess whether their activities and residence arrangements create additional reporting or tax obligations.

Practical consideration: Tax planning should be undertaken before relocation and investment structuring rather than after tax residence or liability has already arisen.

8. BANKING, PENSION REMITTANCES AND FINANCIAL ARRANGEMENTS

Foreign retirees should establish practical arrangements for receiving pension payments, accessing savings and meeting living expenses in Kenya.

This may involve opening Kenyan bank accounts, maintaining overseas accounts, transferring funds internationally and converting currencies.

Banks and other financial institutions may require documentation concerning identity, immigration status, tax residence, source of funds and the purpose of transactions.

Retirees should also consider currency fluctuations, pension payment restrictions, overseas banking requirements and the potential tax implications of investment income.

Where substantial funds are transferred to acquire property, the source of funds and the transaction arrangements should be properly documented.

Foreign retirees should also consider whether their financial arrangements provide adequate liquidity for healthcare, maintenance, travel and unforeseen expenditure.

9. CAN A FOREIGN RETIREE INVEST IN OR OPERATE A BUSINESS IN KENYA?

Foreign retirees may wish to invest in residential property, hospitality, agriculture, commercial enterprises or other businesses.

However, passive investment ownership should be distinguished from active employment, business management and professional activities.

A Class K permit does not provide unrestricted authorisation to undertake income-generating activities in Kenya.

A retiree intending to establish or actively operate a business may need to consider another immigration category, including a Class G permit where applicable.

Relevant legal requirements may also include company registration, investment structuring, sector-specific licensing, taxation, employment compliance and beneficial ownership disclosure.

The appropriate structure should be determined by reference to the proposed activities rather than merely the retiree's status as an investor.

10. RETIREMENT COMMUNITIES, SENIOR LIVING AND HOSPITALITY INVESTMENTS IN KENYA

Kenya's retirement and lifestyle sector presents opportunities for property developers, hospitality groups, healthcare investors, family offices and institutional investors.

Potential developments include retirement villages, senior living residences, assisted-living facilities, serviced apartments, wellness retreats and integrated residential communities.

Such projects may combine residential accommodation with hospitality services, healthcare access, leisure amenities, property management and long-term maintenance arrangements.

(a) Retirement villages and senior living communities

Developers considering retirement communities should assess land acquisition, development approvals, financing, resident agreements, property management and the allocation of responsibilities for common facilities and services.

Where healthcare or personal care services are provided, additional regulatory requirements may apply.

(b) Serviced retirement residences and holiday homes

Serviced apartments and retirement-oriented holiday properties may attract foreign purchasers seeking flexible accommodation or seasonal residence.

However, their operation may involve hospitality licensing, consumer protection, taxation, county approvals and other regulatory obligations.

(c) Wellness retreats and lifestyle developments

Wellness resorts and lifestyle developments may combine accommodation, leisure, recreation and health-related services.

The applicable regulatory framework depends on the activities undertaken, particularly where the development offers medical or other regulated health-care services.

(d) Investment and development structuring

Developers and institutional investors should consider:

1. Land ownership and foreign investment restrictions.
2. Corporate and joint venture structures.
3. Planning, construction and environmental approvals.
4. Development financing and security arrangements.
5. Hospitality and healthcare licensing.
6. Residential sale, lease and service agreements.
7. Property management and maintenance obligations.
8. Employment, consumer protection and data protection requirements.
9. Taxation and investment returns.
10. Dispute resolution and exit arrangements.

The Hospitality, Travel & Leisure (HTL) Group and Real Estate, Development & Built Environment (REDBE) Practice, both operating under CM Advocates LLP's Real Estate, Banking & Finance (RBF) Department, advise on the legal and commercial considerations affecting these investments.

11. FREQUENTLY ASKED QUESTIONS ABOUT RETIRING IN KENYA

(a) Can a British, American, Canadian or European citizen retire in Kenya?

Yes. Foreign nationals from these and other jurisdictions may retire in Kenya provided that they obtain appropriate immigration authorisation and satisfy the applicable requirements.

(b) What is the minimum income required to retire in Kenya?

The Class K permit generally requires assured annual income of at least USD 24,000 from qualifying sources, together with satisfaction of the other prescribed requirements.

(c) Is there a minimum retirement age for foreigners in Kenya?

The Class K permit generally requires an applicant to be at least 35 years old. This is an immigration eligibility threshold rather than a general statutory retirement age.

(d) Can a foreigner buy a retirement home in Kenya?

Yes. Foreign nationals may acquire qualifying residential property, subject to constitutional and statutory restrictions, including the 99-year maximum leasehold tenure.

(e) Can foreigners buy beachfront retirement property in Diani, Watamu or Malindi?

Yes, where the property is legally eligible for foreign acquisition and the transaction complies with applicable land, planning, environmental and other regulatory requirements.

(f) Does purchasing a retirement home qualify a foreigner for permanent residence?

No. Property ownership does not independently establish eligibility for permanent residence. Applicants must satisfy the requirements of an applicable statutory category.

(g) Can foreign retirees receive overseas pensions while living in Kenya?

Generally, this may be possible, subject to the relevant pension scheme, paying institution, country of origin, banking arrangements and applicable tax requirements.

(h) Are foreign pensions taxable in Kenya?

The position depends on the pension's source and legal classification, applicable statutory exemptions, the retiree's tax circumstances and any relevant double-taxation agreement.

(i) Can foreign retirees access healthcare in Kenya?

Yes. Foreign retirees may access healthcare services, subject to applicable public healthcare eligibility, registration and contribution requirements, private insurance arrangements and payment obligations.

(j) Can a foreign retiree establish a family trust in Kenya?

Yes, subject to applicable trust legislation, constitutional landholding restrictions, beneficial ownership requirements and tax laws.

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(k) Can a foreign retiree operate a business in Kenya?

Potentially, but the proposed activities may require separate immigration authorisation. A Class K permit should not be treated as unrestricted permission to undertake employment or business activities.

(l) Can retirement in Kenya eventually lead to permanent residence or citizenship?

Potentially, where the retiree independently satisfies an applicable statutory pathway. Holding a Class K permit or purchasing property does not automatically confer either status.

(m) Can foreign investors develop retirement communities or senior living residences in Kenya?

Yes, subject to applicable land ownership restrictions, investment requirements, development approvals, financing arrangements and any additional hospitality, healthcare or operational licences required for the proposed project.

HOW WE CAN ASSIST

The Real Estate, Banking & Finance (RBF) Department of CM Advocates LLP, through its Hospitality, Travel & Leisure (HTL) Group and Real Estate, Development & Built Environment (REDBE) Practice, works closely with the firm's Immigration & Global Mobility (IGM) Unit, private wealth, succession, corporate and tax advisory teams.

We advise foreign retirees, expatriates, pensioners, persons of independent means, international families, property investors, hospitality operators, retirement community developers and institutional investors seeking to establish a residential, commercial or investment presence in Kenya.

Our services include immigration and residence planning, Class K permit applications, permanent residence and citizenship advisory, residential property acquisition, conveyancing, retirement and lifestyle property developments, hospitality investments, healthcare-related regulatory compliance, family trusts, estate planning, cross-border succession, pension taxation and investment structuring.

We also assist developers and investors establishing retirement villages, senior living communities, serviced residences, wellness retreats, holiday homes and integrated lifestyle developments in Kenya.

Our multidisciplinary approach enables clients to coordinate their immigration, property, investment, healthcare, taxation and family wealth objectives through a comprehensive legal advisory framework.

PLANNING TO RETIRE, RELOCATE OR INVEST IN KENYA?

Whether you are considering retiring in Nairobi, acquiring a coastal residence in Diani, Watamu or Malindi, establishing a countryside home in Naivasha or Nanyuki, applying for a Class K permit, managing overseas pension income or establishing a family trust, our specialist legal teams can assist.

We also advise local and international developers, hospitality operators, healthcare investors and institutional investors on retirement-oriented residential developments and related investment opportunities in Kenya.

Contact our specialist teams for coordinated legal advice on retirement, relocation, property ownership and investment in Kenya.



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