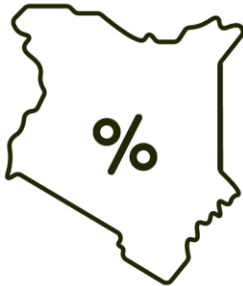


# LTV RATIO HANDBOOK 2024



**A GUIDE FOR FINANCIAL INSTITUTIONS**

## ABOUT THE LTV RATIO HANDBOOK

Loan-to-Value (LTV) ratio is a metric relied on by lenders to determine the loan amount against the appraised value or price of the collateral.

The LTV Ratio Handbook is published annually by Adman Valuation Ltd and is intended to mitigate vulnerabilities within the real estate sector. We have analyzed variables influencing the collateral recovery rate across various locations, namely market activity, days on market, availability of competing inventory, auction success trends, property price fluctuations, and regulatory considerations.

The LTV Handbook is, therefore, a proprietary product that tracks the interplay of these factors, which do not operate in isolation.

The handbook is designed to provide normative guidance only and Lenders retains the discretion to deviate from these guidelines, based on their risk models and growth objectives. Lenders may elect to impose further haircuts or leniencies on the recommended loan-to-value ratios.

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## ABOUT ADMAN VALUATION LTD

Adman Valuation Limited is a company providing real estate risk management and valuation services within Kenya. Boasting a team of certified real estate risk experts, and professional valuers licensed by the Valuers Registration Board of Kenya, our firm is a pioneer in providing actionable insights and risk analytics in real estate.

Our approach includes meticulous data collection, which amalgamates primary and secondary sources to ensure unparalleled accuracy and reliability. Every piece of information is carefully curated and verified by our team of experts.

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15	Kitui	28	19	39	Bungoma	24	43
16	Machakos	26	20	40	Busia	25	44
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21	Murang'a	24	25	45	Kisii	25	49
22	Kiambu	16	26	46	Nyamira	24	50
23	Turkana	24	27	47	Nairobi	27	51
24	West Pokot	17	28	<b>TOTAL</b>		<b>1149</b>	

AVERAGE LTV BY COUNTY			
County	Avg	County	Avg
Nairobi	70.4	Busia	51.4
Kiambu	66.6	Kisii	51.4
Murang'a	60.4	Kakamega	51.3
Elgeyo- Marakwet	59.5	Meru	51.3
Kirinyaga	59.4	Baringo	51.2
Kajiado	58.2	Nyamira	50.4
Uasin Gishu	58.1	Embu	47.1
Machakos	58.1	Makueni	46.3
Nyeri	57.1	Tharaka- Nithi	45.9
Nakuru	56.8	Kilifi	45.7
Mombasa	56.6	Kwale	45.0
Kericho	56.5	Kitui	43.2
Kisumu	56.3	Tana River	43.0
Laikipia	56.1	Taita Taveta	42.7
Nyandarua	55.5	Lamu	42.3
Nandi	54.3	Wajir	41.5
Trans-Nzoia	53.3	Garissa	41.4
Homa Bay	52.1	Mandera	41.1
Bomet	51.8	Samburu	40.5
Migori	51.8	Marsabit	40.4
Narok	51.7	West Pokot	40.3
Siaya	51.7	Isiolo	40.3
Vihiga	51.6	Turkana	39.6
Bungoma	51.5		

TOP 28 LOCATIONS			
Location	Avg LTV	Location	Avg
South B	75.0	Gigiri	70.0
South C	75.0	Donholm	70.0
Lang'ata	75.0	Adams Arcade	70.0
Nairobi West	75.0	Kabete	70.0
Madaraka	75.0	Roysambu	65.0
Kileleshwa	75.0	Wangige	65.0
Kilimani	75.0	Syokimau	65.0
Eastleigh	75.0	Ngong	65.0
Parklands	70.0	Othaya	65.0
Upper Hill	70.0	Nkoroï	65.0
Spring Valley	70.0	Wanguru	65.0
Riverside	70.0	Nyali	65.0
Thika	70.0	Tigoni	65.0
Ruaka	70.0	Nyeri Town	65.0
Westlands	70.0	Ongata Rongai	65.0
Ruiru	70.0	Zimmerman	65.0
Runda	70.0	Murang'a Town	65.0
Lavington	70.0	Mombasa Town	65.0
Karen	70.0	Muthaiga	65.0
Kiambu Town	70.0	Nanyuki	65.0
Kisumu City main	70.0	Nakuru Town	65.0
Juja	70.0	Makuyu	65.0
Hurlingham	70.0	Mavoko	65.0
Buruburu	70.0	Kericho Town	65.0

### County 1: Mombasa

Location	LTV	Location	LTV
Bamburi	60	Majengo	55
Barsheba	55	Maweni	55
Bombolulu	50	Mikindani	55
Bondeni	55	Miritini	55
Chaani	55	Mkomani	55
Changamwe	60	Mombasa Town	65
Frere Town	55	Mshomoroni	55
Ganjoni	55	Mtongwe	55
Jomvu	55	Mzizima	55
Kibokoni	55	Nyali	65
Kilindini	55	Old Town	60
Kisauni	55	Port Reitz	60
Kizingo	55	Shanzu	60
Kongowea	55	Shimanzi	60
Likoni	60	Tudor	60
Magongo	55		

### County 2: Kwale

Location	LTV	Location	LTV
Bwagamoyo	50	Mkongani	40
Diani Beach	50	Msambweni	50
Funzi Island	50	Mshimoni	40
Galun Beach	40	Mwaluganje	40
Gazi	40	Mwaroni	45
Golini	40	Mwavumbo	45
Kinango	50	Mwena	45
Kinondo	40	Mwereni	40
Kinondo Kwetu	40	Ng'ombeni	40
Kubo South	40	Ramisi	45
Kwale Town	50	Shimoni	40
Lunga Lunga	55	Tiwi	50
Mabokoni	50	Ukunda	50
Matuga	50	Vanga	50
Mivumoni	40		

### County 3: Kilifi

Location	LTV	Location	LTV
Bamba	40	Marereni	45
Bofa Beach	45	Matsangoni	45
Chakama	45	Mavueni	45
Chasimba	45	Mida Creek	45
Gede	45	Mnarani	40
Gongoni	45	Mnarani Ruins	40
Jilore	45	Mtondia	45
Junju	45	Mtwapa	50
Kambe-Ribe	45	Ngomeni	40
Kanani	45	Ruruma	45
Kikambala	40	Tezo	45
Kilifi Plantations	45	Vipingo	55
Kilifi Town	55	Watamu	55
Malindi	55		
Mambrui	45		

### County 4: Tana River

Location	LTV	Location	LTV
Bakuyu	45	Kinakomba	45
Bangale	45	Kipao	40
Bura	40	Kipini	45
Bura East	40	Kitere	45
Chara	45	Kulesa	45
Chewele	45	Madogo	45
Dida Galgalu	40	Mambo Sasa	45
Dide Waride	40	Mbalambala	40
Gamba	45	Mitangani	40
Garsen	45	Ngao	45
Garsen South	45	Tana Delta	40
Hirimani	45	Tana North	40
Hola	45	Tarasaa	40
Kau	45	Wayu	40
Kibusu	45	Wenje	40



### County 5: Lamu

Location	LTV	Location	LTV
Basuba	40	Mkanda	40
Faza	40	Mkokoni	40
Hindi	45	Mkunumbi	40
Kiangwe	45	Ndau Island	45
Kiongwe	45	Pate Island	45
Kipungani	40	Ras Kitau	40
Kiunga	40	Shela	40
Kizingitini	40	Shella Beach	40
Lamu Town	50	Siyu	40
Manda Island	45	Tchundwa	40
Matondoni	45	Tendele	40
Mbwajumwali	45	Witu	45
Minjila	45		

### County 6: Taita Taveta

Location	LTV	Location	LTV
Bachuma	40	Mbololo	45
Bungule	40	Mghange	40
Bura Mission	40	Mlamba	40
Chala	40	Mwachabo	45
Chawia	40	Mwakishimba	40
Kajire	45	Mwanda	45
Kamtonga	40	Mwatate	45
Kasigau	40	Rukanga	45
Kasighau	40	Sagala	45
Kishamba	45	Taveta	45
Kishushe	40	Voi	50
Mahandakini	40	Werugha	45
Maktau	40	Wundanyi	50

### County 7: Garissa

Location	LTV	Location	LTV
Balambala	40	Hulugho	40
Bula Hawa	40	Ijara	45
Bula Marer	40	Jarajara	40
Bula Sheik	40	Jarajila	45
Bulla Iftin	40	Korakora	45
Bulla Punda	40	Masalani	40
Dadaab	40	Modika	45
Damajale	40	Nanighi	40
Dertu	40	Qara	40
Fafi	40	Sangailu	40
Garissa Town	50	Sankuri	40
Hagadera	40	Yurkud	40
Harehare	45		

### County 8: Wajir

Location	LTV	Location	LTV
Arbajahan	40	Habaswein	40
Barwaqo	40	Hadado	40
Benane	40	Khorof Harar	40
Buna	40	Kolbio	40
Burder	40	Korondile	45
Bute	45	Kulan	40
Diff	40	Qalicha	40
Elben	45	Tarbaj	40
Eldas	45	Wagberi	45
Ganyure	40	Wajir East	40
Giriftu	40	Wajir South	45
Godoma	40	Wajir Town	45
Golbo	40	Wajir West	45

### County 9: Mandera

Location	LTV	Location	LTV
Arabia	40	Rhamu	40
Banisa	40	Shantoley	40
Dandu	40	Shimbir Fatuma	40
Dandu Gogo	40	Takaba	40
El Golicha	40	Wargadud	40
Elwak	45		
Gither	40		
Korondille	40		
Kutulo	45		
Lafey	40		
Liban	40		
Mandera Town	45		
Mandera West	45		

### County 10: Marsabit

Location	LTV	Location	LTV
Badasa	40	Laisamis	40
Bubisa	40	Logologo	40
Dirib Gombo	40	Loiyangalani	40
Dukana	40	Lontolio	40
El-Hadi	40	Maikona	40
Gabra Ward	40	Marsabit Town	45
Hula	40	Merille	40
Hurri Hills	40	Moite	40
Illaut	40	Moyale	45
Kalacha	40	North Horr	40
Karare	40	Saku	40
Kargi	40	Sololo	40
Korr	40	Turbi	40

**County 11: Isiolo**

<b>Location</b>	<b>LTV</b>	<b>Location</b>	<b>LTV</b>
Bula Pesa	40	Modogashe	40
Bulapesa	40	Mwangaza	40
Chari	40	Ngaremara	40
Garfasa	40	Oldonyiro	40
Isiolo Town	45	Sericho	40
Kambi Garba	40	Wabera	40
Kambi Turkana	40		
Kinna	40		
Kipsing	40		
Korbesa	40		
Kulamawe	40		
Malkagufu	40		
Merti	40		

### County 12: Meru

Location	LTV	Location	LTV
Akirang'onde	50	Miathene	50
Gaitu	55	Muthara	50
Imenti	50	Mwendantu	50
Kaaga	50	Nginda	50
Kangeta	50	Nkomo	50
Kanyakine	50	Nkubu	55
Kariene	50	Ntima East	50
Katheri	50	Ntima West	50
Kianjai	50	Ruri	50
Kibirichia	50	Timau	55
Kiguchwa	50		
Maili Tisa	50		
Maua	55		
Meru Town	60		



**County 13: Tharaka Nithi**

<b>Location</b>	<b>LTV</b>	<b>Location</b>	<b>LTV</b>
Chogoria	45	Marimanti	45
Chuka Town	55	Miania	45
Gatunga	50	Mitheru	45
Igambang'ombe	45	Mwimbi	45
Irangi	45	Thuci	45
Karimara	45		
Karingani	45		
Kathwana	45		
Kianjiru	45		
Magutuni	45		
Mariani	45		
Marima	45		

### County 14: Embu

Location	LTV	Location	LTV
Embu Town	55	Kigari	45
Iriiri	50	Kimangaru	45
Itabua	45	Kiritiri	45
Kangaru	45	Kithimu	45
Kangaru West	45	Makima	45
Kanja	45	Makutano	50
Karurumo	45	Manyatta	50
Kathageri	45	Mbeere	50
Kavutiri	45	Muminji	45
Kiambere	50	Ntharawe	45
Kiangungi	45	Runyenjes	50
Kianjokoma	50	Rwika	45
Kibugu	45	Siakago	50

### County 15: Kitui

Location	LTV	Location	LTV
Endau	45	Matinyani	45
Ikutha	45	Miambani	45
Ithookwe	40	Migwani	40
Kabati	40	Mumoni	45
Kanyaa	40	Mutha	45
Kanyonyoo	40	Mutitu	45
Kanziku	40	Mutomo	45
Kathumo	40	Mutonguni	45
Katulani	40	Mwingi	50
Kauwi	40	Nuu	45
Kitui Town	50	Tharaka	45
Kivou	45	Tseikuru	45
Kwa Vonza	45	Waita	40
Kyuso	40	Zombe	40

### County 16: Machakos

Location	LTV	Location	LTV
Athi River	60	Kyumbi	60
Ikombe	50	Machakos Town	60
Kaloleni	55	Masii	55
Kangundo	60	Matuu	60
Kangundo Town	60	Mavoko	65
Katangi	60	Mitaboni	60
Kathiani	55	Mlolongo	60
Kiima Kimwe	60	Ndalani	55
Kinyui	55	Ngelani	55
Kinywa	55	Syokimau	65
Kithimani	60	Tala	60
Kithyoko	55	Yatta	60
Kivandini	55		
Koma	55		

### County 17: Makueni

Location	LTV	Location	LTV
Emali	45	Mavindini	45
Ivumbu	45	Mbitini	45
Kalamba	45	Mbooni	50
Kambu	50	Mbumbuni	45
Kathonzweni	45	Mbuvo	45
Kibwezi	45	Mtito Andei	45
Kikoko	45	Mtito Andei Township	50
Kikumini	50	Mukuyuni	45
Kitise	45	Nunguni	45
Kivuthini	45	Nziu	45
Kyulu	45	Sultan Hamud	45
Maana	50	Tawa	45
Makindu	50	Thange	45
Makindu Township	50	Wote	45

### County 18: Nyandarua

Location	LTV	Location	LTV
Charagita	55	Magumu	55
Engineer	60	Miharati	55
Gacharage	55	Mirangine	55
Gatimu	55	Murungaru	55
Geta	55	Ndaragwa	60
Githabai	55	Njabini	55
Githioro	55	OI Kalou	60
Kagaa	55	Shamata	50
Karau	55		
Kiburi	55		
Kinangop	55		
Kipipiri	55		
Kiriita	55		
Leshau	55		

### County 19: Nyeri

Location	LTV	Location	LTV
Chaka	55	Mweiga	55
Endarasha	55	Nyeri Town	65
Giakanja	55	Othaya	65
Gikondi	55	Ruguru	60
Ihururu	55	Ruring'u	60
Kangemi	55	Rware	55
Kiamathaga	55	Tetu	55
Kiandu	55		
Kieni	60		
Kiganjo	60		
King'ong'o	60		
Marua	55		
Mukurweini	55		
Muthinga	55		

### County 20: Kirinyaga

Location	LTV	Location	LTV
Baricho	60	Kibingoti	60
Gathuthi	60	Kibirigwi	60
Kabare	60	Kimunye	60
Kagio	60	Kutus	60
Kagumo	60	Murinduko	55
Kangaita	60	Mutithi	60
Kariti	55	Mwea	60
Kathingiri	55	Ndia	60
Keria	55	Ngurubani	60
Kerugoya	65	Sagana	60
Kiaga	60	Thiba	60
Kiamutugu	60	Wanguru	65
Kiangai	55		
Kianyaga	60		



### County 21: Murang'a

Location	LTV	Location	LTV
Gakoigo	55	Kinyona	60
Gatanga	60	Kiriaini	60
Gaturi	60	Kiria-ini	60
Gitugi	60	Kirwara	60
Ihiga	60	Makuyu	65
Ithiru	60	Maragua	60
Kahuro	60	Mathioya	60
Kambirwa	60	Mukuyu	60
Kandara	60	Murang'a Town	65
Kangari	60	Muruka	60
Kangema	60		
Kiangiti	60		
Kigumo	60		
Kiharu	65		

### County 22: Kiambu

Location	LTV	Location	LTV
Banana	65	Tigoni	65
Gatundu	65	Wangige	65
Githunguri	65		
Juja	70		
Kabete	70		
Karuri	65		
Kiambaa	65		
Kiambu	65		
Kiambu Town	70		
Kikuyu	65		
Limuru	60		
Ruaka	70		
Ruiru	70		
Thika	70		

### County 23: Turkana

Location	LTV	Location	LTV
Kainuk	40	Lokitaung	40
Kakuma	40	Lokori	40
Kalemung'orok	40	Lomelo	40
Kalokol	40	Lopur	35
Kanamkemer	35	Lorugum	40
Kang'irisae	40	Loya	40
Kapedo	30	Nakwamekwi	40
Katilia	40	Nakwamoru	40
Katilu	40	Namoruputh	40
Kerio	40	Napeikar	40
Lapur	40		
Lodwar	45		
Lokichar	40		
Lokichoggio	40		

### County 24: West Pokot

Location	LTV	Location	LTV
Alale	40	Nyangaita	40
Chepareria	40	Ortum	40
Kacheliba	40	Sigor	40
Kamatira	40	Tapach	40
Kanyerus	40		
Kapenguria	45		
Kapsait	40		
Kasei	40		
Kodich	40		
Kongelai	40		
Konyao	40		
Lelan	40		
Lomut	40		
Makutano	40		

### County 25: Samburu

Location	LTV	Location	LTV
Archer's Post	45	Ntililing	40
Baragoi	40	Poro	40
Lodoi	35	Suguta Marmar	40
Lodung'okwe	40	Suyian	40
Logorate	40	Wamba	40
Loikas	40	Waso	40
Losidan	40		
Maralal	45		
Marti	40		
Nachola	40		
Nasuulu	40		
Ndonyo Wasin	40		
Ngilai	40		
Ngilai West	40		

### County 26: Trans-Nzoia

Location	LTV	Location	LTV
Cherangany	55	Matunda	55
Endebess	55	Milimani	60
Friends	50	Namanjalala	50
Kabatini	55	Ndalul	50
Kachibora	55	Saboti	55
Kamoi	55	Sibanga	50
Kapchai	50	Suam	50
Kaplamai	55		
Kapsara	50		
Kibomet	50		
Kiminini	50		
Kinyoro	50		
Kipsaina	55		
Kitale	65		

### County 27: Uasin Gishu

Location	LTV	Location	LTV
Annex	60	Moi's Bridge	55
Burnt Forest	60	Munyaka	60
Chepkoilel	60	Plateau	55
Cheptiret	55	Sergoit	55
Eldoret	65	Simat	55
Huruma	60	Sosiani	55
Kamagut	60	Soy	60
Kapsoya	60	Tulwet	60
Kesses	60	Turbo	60
Kimumu	60	Ziwa	55
Kipsinende	60		
Langas	60		
Maili Nne	55		
Moiben	55		

### County 28: Elgeyo-Marakwet

Location	LTV	Location	LTV
Arror	60	Koiwa	60
Chemoi	60	Marichor	55
Chepkorio	60	Sambirir	60
Cheptongei	55	Tambach	60
Chugor	60	Tot	60
Endo	60		
Iten	65		
Kamariny	60		
Kapsowar	60		
Kaptagat	60		
Kapyego	60		
Kessup	55		
Kimwarer	60		
Kipsaiya	60		



### County 29: Nandi

Location	LTV	Location	LTV
Chepterit	55	Lelmokwo	55
Chepterwai	55	Lessos	55
Chumo	55	Mosoriot	55
Kabiyet	50	Nandi Hills	55
Kapchorwa	55	Ndalat	50
Kapkures	55	Songhor	55
Kapsabet	60	Tinderet	55
Kapsabet Town	55		
Kapsimotwo	55		
Kaptumo	55		
Kilibwoni	50		
Kimondi	50		
Kobujoi	55		
Koru	55		

### County 30: Baringo

Location	LTV	Location	LTV
Bartabwa	50	Loruk	50
Chebloch Gorge	50	Mariashoni	50
Chemolingot	50	Marigat	50
Cheploch Gorge	50	Mogotio	50
Eldama Ravine	55	Ng'ambo	50
Eldume	50	Nginyang	50
Emining	50	Sacho	55
Ilchamus	50	Saimo Soi	50
Kabarnet	60	Salawa	50
Kabartonjo	55	Sirata	50
Kabimoi	50	Tenges	50
Kamnarok	50	Tiaty	50
Keturwo	50		
Kimalel	55		

### County 31: Laikipia

Location	LTV	Location	LTV
Doldol	55	Nyahururu	60
Endana	55	OI Jabet	55
Githiga	55	OI Moran	55
Il Polei	55	OI Pejeta	55
Kimanjo	55	Rumuruti	60
Kinamba	55	Segera	55
Likii	60	Sipili	55
Marmanet	55	Wiyumiririe	55
Matanya	55		
Mukima	55		
Mutara	55		
Nanyuki	65		
Naromoru	55		
Ng'arua	55		

### County 32: Nakuru

Location	LTV	Location	LTV
Bahati	55	Naivasha	60
Dundori	55	Nakuru Town	65
Elburgon	55	Nakuru Town East	60
Free Area	55	Nakuru Town North	60
Gilgil	55	Nakuru Town South	60
Kabarak	60	Nakuru Town West	60
Kaptembwo	55	Njambini	55
Kiamunyi	55	Njoro	55
Kiti	55	Pipeline	60
Kuresoi	55	Rongai	55
Lanet	60	Salgaa	55
Mauche	55	Solai	55
Menengai	55	Subukia	55
Molo	55		

### County 33: Narok

Location	LTV	Location	LTV
Angata Barrikoi	50	Olepolos	55
Enkare-Narok	50	Olmekenyu	50
Kilgoris	55	Olokurto	50
Kimintet	50	Ololulunga	50
Lolgorian	50	Ololunga	50
Maji Moto	50	Oloolaimutia	50
Majimoto	50	Olpusimoru	50
Melili	50	Sekenani	50
Muserebende	50	Sogoo	50
Narok North	55	Suswa	55
Narok South	55	Talek	50
Narok Town	60	Transmara	55
Narosura	50		
Ntulele	55		

### County 34: Kajiado

Location	LTV	Location	LTV
Ilbibil	55	Kumpa	55
Imaroro	55	Matasia	55
Isinya	60	Meshenani	55
Kajiado Central	55	Namanga	55
Kajiado East	60	Ngong	65
Kajiado North	60	Nkoroi	65
Kajiado Town	65	Olkeri	55
Kajiado West	60	Oloitokitok	55
Kimana	55	Oloosirkon	55
Kimuka	55	Ongata Rongai	65
Kisaju	55	Rombo	55
Kiserian	60		
Kitengela	65		
Kitengela Plains	60		

### County 35: Kericho

Location	LTV	Location	LTV
Belgut	60	Kerenga	55
Cheborge	55	Kericho Town	65
Chelilis	55	Kipkelion	60
Chemamul	55	Kipsirwo	55
Chepkolon	55	Kipsitet	55
Chepseon	55	Litein	60
Fort Ternan	55	Londiani	55
Kabianga	60	Sosiot	55
Kamasian	55	Timboroa	55
Kapkatet	60		
Kapset	55		
Kapsoit	55		
Kapsuser	55		
Kedowa	55		

### County 36: Bomet

Location	LTV	Location	LTV
Bomet Central	55	Mulot	55
Bomet East	55	Ndanai	50
Bomet Town	60	Ndaraweta	50
Chebara	50	Nyabigena	50
Chebole	50	Silibwet	50
Chebunyo	50	Singorwet	50
Chemaner	50	Sotik	55
Chepkoin	50	Tenwek	55
Embomos	50		
Kaplong	55		
Kimulot	50		
Longisa	50		
Merigi	50		
Mogogosiek	50		



### County 37: Kakamega

Location	LTV	Location	LTV
Butali	55	Lurambi	50
Butere	55	Malava	50
Ikolomani	55	Malinya	50
Kakamega Central	50	Matete	50
Kakamega East	50	Matungu	50
Kakamega North	50	Mukumu	55
Kakamega South	50	Mulimani	50
Kakamega Town	60	Mumias	55
Kakamega West	50	Mungatsi	50
Khayega	50	Navakholo	50
Khwisero	50	Shibale	50
Lugari	50	Shinyalu	50
Lumakanda	50	Shinyanga	50
Lunza	50		

### County 38: Vihiga

Location	LTV	Location	LTV
Chango	50	Mulele	50
Chavakali	55	Sabatia	55
Ebuyangu	50	Serem	50
Hamisi	50	Shamakhokho	50
Ivonda	50	Vihiga	60
Kaimosi	55	Wodanga	50
Kidundu	50		
Kigama	50		
Lidambitsa	50		
Luanda	55		
Majengo	50		
Maragoli	50		
Mbale	50		
Mudete	50		

### County 39: Bungoma Town

Location	LTV	Location	LTV
Bokoli	50	Misikhu	50
Bukembe	50	Moding	50
Bumula	55	Musikoma	50
Bungoma Town	60	Naitiri	50
Chwele	50	Namawanga	50
Kabula	50	Sikata	50
Kamukuywa	50	Sio Port	55
Kanduyi	55	Sirisia	50
Kapsokwony	60	Tongaren	50
Kimalewa	50	Webuye	55
Kimilili	55		
Matulo	50		
Mayanja	50		
Mihuu	50		

### County 40: Busia

Location	LTV	Location	LTV
Agenga	50	Lwanya	50
Alupe	50	Malaba	60
Amukura	50	Marachi	50
Ang'urai	50	Matayos	50
Budalangi	55	Munami	50
Bukhayo	60	Nambale	55
Bumala	55	Namboboto	50
Bumunya	50	Namuduru	50
Bunyala	50	Port Victoria	55
Busia Town	60	Sikuda	50
Butula	50	Teso	50
Chakol	50		
Funyula	50		
Khunyangu	50		

**County 41: Siaya**

<b>Location</b>	<b>LTV</b>	<b>Location</b>	<b>LTV</b>
Akala	50	Usenge	50
Alego Usonga	50		
Bondo	55		
Gem	50		
Mageta Island	50		
Ndori	50		
Nyadorera	50		
Nyang'oma Kogelo	50		
Rarieda	55		
Sega	50		
Siaya Town	60		
Sidindi	50		
Sigomre	50		
Ukwala	55		

### County 42: Kisumu

Location	LTV	Location	LTV
Ahero	55	Mamboleo	60
Airport	55	Manyatta	60
Awasi	50	Maseno	60
Chemelil	50	Migosi	60
Dunga	55	Muhoroni	55
Kajulu	55	Nyahera	60
Kanyakwar	60	Nyalenda	60
Kibos	60	Nyamasaria	55
Kisian	60	Ombeyi	50
Kisumu City Main	70	Pap Onditi	50
Kogony	55	Rabuor	50
Kondele	60	Riat Hills	55
Korando	55	Seme	55
Lolwe	60	Sondu	50

### County 43: Homa Bay

Location	LTV	Location	LTV
Asumbi	50	Mbita	55
Gwasssi	50	Mfangano Island	50
Homa Bay Town	60	Ndhiwa	55
Kabondo	50	Nyandiwa	50
Kabunde	55	Oriang	50
Kachieng	50	Oyugis	55
Karabondi	50	Rachuonyo	50
Karachuonyo	50	Rangwe	55
Kasipul	50	Rodi Kopany	55
Kendu Bay	55	Rusinga Island	50
Kochia	50		
Kosele	55		
Magunga	50		
Mawego	50		

### County 44: Migori

Location	LTV	Location	LTV
Awendo	55	Muhuru Bay	55
Isebania	55	Nyabohanse	50
Kakrao	50	Nyatike	55
Kamagambo	50	Oyani	50
Karungu	50	Rapogi	50
Kehancha	55	Rongo	55
Kendo	50	Sawagongo	50
Kirindo	50	Sirare	50
Kokwanyo	50	Sori	50
Kowuor	50	Suna	50
Kuja	50	Uriri	55
Macalder	50		
Migori Town	60		
Mirogi	50		



### County 45: Kisii

Location	LTV	Location	LTV
Bobasi	50	Masimba	50
Bobasi Chache	50	Nyabondo	50
Bomorenda	50	Nyachenge	50
Bonchari	55	Nyagisugu	50
Etago	50	Nyamarambe	50
Ikoba	50	Nyatieko	50
Itumbe	50	Ogembo	50
Keroka	55	Rioma	50
Keumbu	50	Suneka	55
Kiamokama	50	Tabaka	55
Kijauri	50		
Kiogoro	50		
Kisii Town	60		
Marani	50		

### County 46: Nyamira

Location	LTV	Location	LTV
Bonyamatuta	50	Mochenwa	50
Borabu	50	Nyabiosi	50
Ekerenyo	50	Nyamaiya	50
Esise	50	Nyamira North	50
Itibo	50	Nyamira South	50
Kibirigo	50	Nyamira Town	60
Kemera	50	Nyamusi	50
Keroka	55	Nyankoba	50
Kerongo	50	Nyansiongo	50
Kiabonyoru	50	Nyanturago	50
Kiangoso	50	Sironga	50
Magwagwa	50		
Manga	50		
Masaba	50		

### County 47: Nairobi

Location	LTV	Location	LTV
Adams Arcade	70	Madaraka	75
Buruburu	70	Muthaiga	65
Donholm	70	Nairobi West	75
Eastleigh	75	Parklands	70
Embakasi	65	Riverside	70
Gigiri	70	Roysambu	65
Githurai	65	Runda	70
Hurlingham	70	South B	75
Kahawa West	65	South C	75
Karen	70	Spring Valley	70
Kileleshwa	75	Upper Hill	70
Kilimani	75	Westlands	70
Lang'ata	75	Zimmerman	65
Lavington	70		