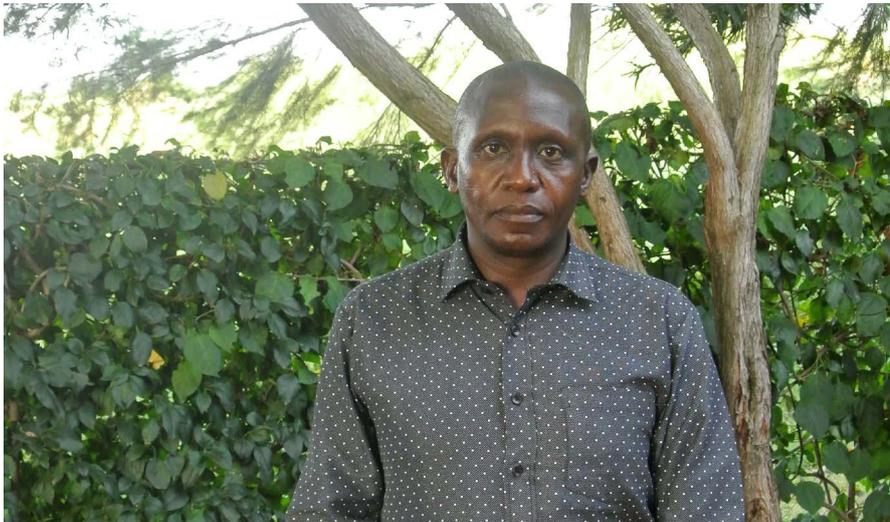


HOW AFFORDABLE HOMES HELP SECURE A BRIGHTER FUTURE

REALL HAS BEEN WORKING IN KENYA TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 2005, PARTNERING WITH NACHU*.



GOFFREY MUFERE WAS ABLE TO ESCAPE A LIFE OF INTER-GENERATIONAL POVERTY BY PURCHASING A HOME ON THE SEMBA MOTTO HOUSING PROJECT.

BEGINNINGS

Before [Semba Motto](#), Goffrey lived in a slum settlement in Athi River, a town just south of Nairobi. He and his family of five stayed in a shack of just one room. An open sewer ran just outside their door, and he and his family would have to walk long distances to their nearest water source to purchase water. Sometimes the water pump would not work, which meant that they would go without for up to two days.

In the slum, Goffrey's family would share just one toilet and bathroom between around 180 people. Keeping them clean became an impossible task, and one day Goffrey's wife argued about it with one of the men living on the plot.

Later, she was approached by some neighbours, who threatened to beat her for it. Goffrey became desperate to escape the slum and give his family a better life.

AN OPPORTUNITY

As a member of the Semba Tuvike SACCO, Goffrey first heard about NACHU through his cooperative. Initially he was required to save for two years to reach the required 20% deposit, which

would make him eligible for a house. He then waited a further year for it to be constructed before he was finally able to move out of the slum with his family.

A NEW LIFE FOR HIS CHILDREN

Owning a house can be integral to escaping intergenerational poverty, and living on the Semba Motto estate provided an entirely new environment for Goffrey's family.

"I CAN SAY THAT NOW FOR MY WIFE, FOR MY CHILDREN, FOR MYSELF, WE ARE HAPPY."

In the slum, it can be easy to lose children to illness, or for them to fall into petty crime. Goffrey feared for his children's future, but since arriving at Semba Motto is content in knowing that they are now safe.

After moving, his children's school grades improved. His son has just finished college where he studied ICT

and electrical engineering, and his daughter is now studying at university.

A NEW LIFE FOR THE COUPLE

Life is much easier at Semba Motto for Goffrey and his wife. They now have water and a toilet available in their home. The house is more spacious, and the air is cleaner. Goffrey still works as a pastor at his old church in the slum. The commute takes him one and a half hours and he completes the journey at least four days a week. For him it is worth it. He hopes that at some point a new church will open in the area, that he could then work in.

THE IMPACT

When Goffrey visits his congregation, he advises them that they should join a similar scheme. If he had never heard of NACHU, he thinks he would never have been in a position to own a home.

"IF I COMPARE THAT LIFE AND THIS LIFE, THEY ARE TOTALLY DIFFERENT."

*The National Union for Housing Cooperatives in Kenya