

# HOW NACHU BUILD TRUST WITH CLIENTS TO HELP THEM REALISE THEIR DREAM OF HOMEOWNERSHIP

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



**TOGETHER WITH HIS WIFE, GORDON, A FATHER FROM NAIROBI, MADE THE DECISION TO TRUST NACHU AND BUILD A NEW LIFE BEYOND THE SLUM.**

## BEGINNINGS

Before their move to the project of [Semba Motto](#), Gordon lived with his wife and three children in an overcrowded informal settlement in Nairobi. Their house was a one-room structure made from tin, and they shared two toilets between up to twenty houses, queuing for hours to use them. Burglaries and muggings were prevalent in the neighbourhood and Gordon feared for his family's safety.

## MEETING NACHU

Gordon's wife first learnt about Reall's partner NACHU through some of her friends. The couple decided to attend a meeting, where they heard about their housing programme and the opportunity it presented to own their own home. Shortly after, Gordon and his wife started to save. They needed around \$550 USD, a 20% deposit, to be eligible for a home, which meant saving little by little for over two years.

## A HOME OF THEIR OWN

At one point Gordon and his wife debated whether or not they should pull out of the project, as they had a lot of

other financial pressures. Eventually they made the decision to trust NACHU. A few months later, they heard that the land had been purchased and construction was starting.

NACHU was an easy organisation to trust because they build confidence with clients through local Savings and Credit Co-Operative Societies (SACCOs). They kept in close contact with Gordon and his wife while they were saving and continually carry out training to educate families on savings and handling finances.

Whenever Gordon visited the project site, there were always people around to discuss the project with, and if they had any issues they could go to NACHU's office nearby.

## A NEW LIFE

Eventually, after years of saving and waiting, they were able to move out of the slum. The house gave the family a new start. Gordon's children were able to prioritise their education and have gone on to study at university. Gordon and his wife now have their own space, and no longer have to fear intruders.

Last year, the community decided they needed leadership to promote community cohesion. They set up elections and each SACCO was given a chance to choose their own representatives. As a result, Gordon was elected chairman of the project's Residents Association.

**"OWNING A HOME IS A DREAM COME TRUE HERE IN KENYA, VIRTUALLY TO EVERYBODY."**

## THE IMPACT

For Gordon, the biggest change in purchasing a home in Semba Motto has been the pride in owning his own home.

It has given his children an insight into the value of home ownership and already his son is starting to save for his own house. Although Gordon now pays more than before in loan repayments to NACHU, it feels worthwhile because the money is going towards something that is truly theirs.

\*The National Union for Housing Cooperatives in Kenya