

HOW AFFORDABLE HOMES CREATE BUSINESS OPPORTUNITIES AND IMPROVE LIVES

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



FAITH WAS ABLE TO LEAVE HER LIFE IN THE SLUM AND BUILD HER OWN BUSINESS AFTER BECOMING ONE OF THE FIRST RESIDENTS OF SEMBA MOTTO.

BEGINNINGS

Prior to the [Semba Motto](#) housing project, Faith lived in the slum settlement of Kitengela. There she lived with her husband and their three children in a two-room house made from iron sheets.

They shared a toilet with 12 other households and would have to queue for hours to use it. For work, Faith rented a kiosk in a local market, selling small items.

THE OPPORTUNITY

When Faith first heard about NACHU's housing programme, which offers families living on low incomes the chance to save and purchase an affordable home, she and her husband leapt at the opportunity. They were excited by the prospect of leaving the slum, of having their own toilet and space for the children to play.

They were one of the first residents to purchase a house on the Semba Motto housing project when they moved there in 2012.

THE MOVE

When Faith and her family first moved to Semba Motto the area was not yet well developed. This sometimes made life quite challenging, as there were no proper roads at this point; just dirt tracks which would get very muddy in rainy season. They also had to wait two years for mains electricity to be connected to their house, using a solar panel on the roof in the meantime.

But moving to the area first meant that Faith was able to establish her business before anyone else. She decided to set up a new shop on the estate on the corner of her plot.

While at first footfall was very slow, over time more and more people moved to the area, and her customer base has significantly grown.

Although she still does not get quite as many customers as she used to in the slum, she does not need to pay the cost of renting a kiosk, so her earnings are similar to before. Plus, with fewer nearby shops, she is able to sell a wider range of items.

She used to run another business on the project too, a butchery, and is searching for another person to help her restart it.

THEIR HOME

The family's new house is much larger than their previous slum home, with two bedrooms, a kitchen and a bathroom.

Faith and her husband have now almost paid off their loan, and are looking forward to being freed from the pressure of repayments. Once paid off, they are planning to extend the house and make more improvements.

"HERE IS GOOD, I LIKE IT HERE!"

For Faith, life at Semba Motto is good. Now that area is becoming more developed there is a hospital and school close by, and her children are able to get a bus to school every day. She is looking forward to the next project of extending her home.

*The National Union for Housing Cooperatives in Kenya