

HOW AFFORDABLE HOMES FOSTER A SENSE OF SECURITY AND MENTAL WELLBEING

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



MARY'S WORLD WAS THROWN INTO CHAOS WHEN HER HUSBAND PASSED AWAY, BUT SHE WAS ABLE TO REBUILD HER LIFE ON THE NGUMO MBEGA HOUSING PROJECT.

BEGINNINGS

Mary used to live with her family in Mathare Hospital, where her husband worked as a boiler operator. They were given a house in the staff quarters and lived there in relative comfort, until Mary's husband sadly passed away.

In one day, Mary lost both her husband and her home. She and her children were turned out of their accommodation, and with just meagre savings she moved into a nearby slum. She found work as a cleaner, but her wages were low and a year later her savings were exhausted so she could no longer afford her rent. In desperation, some friends told her of a place near Wilson Airport where she could live, if she could get some carton boxes to build a house.

Mary and her children lived in the illegal settlement at Wilson Airport for fourteen years.

Life there was much harder. She could not afford iron sheets to roof her carton home, and instead constructed the roof from polythene bags, which meant that during heavy rain the water would leak through on top of them. The area was full of sewage and there were no toilets. Sanitation was very poor, and many people developed breathing problems from the pollution.

The whole slum struggled for water. They would have to walk half a kilometre to join long queues at a mosque, which was distributing their supply to the community for free. Sometimes there could be up to one hundred people in the queue.

MEETING NACHU

Mary first heard about NACHU when she joined the Barakas Savings and Cooperative Society (SACCO) to see if she and some other women could get loans for their businesses. When they

visited, NACHU was giving a presentation about their housing programme, which gives low-income households the opportunity to purchase an affordable home of their own.

During Mary's fourteen years in the illegal slum, the Wilson Airport authorities were always threatening to evict them, and Mary knew that her living situation was very unstable. She and the other women decided to approach the NACHU officers to ask for assistance. A formal relationship was set up and the women started to save.

EVICTION

Two years later, in November of 2011, Mary woke up at 8am to find bulldozers and police in the camp. She and her neighbours could only watch as their carton houses were demolished.

Mary and some other cooperative members went immediately to NACHU

*The National Union for Housing Cooperatives in Kenya

to tell them what had happened. They had not yet saved enough for the project to commence, but NACHU realised the seriousness of the situation and moved quickly.

A plot of land was purchased, where the [Ngumo Mbega](#) project now sits, and a bridge fund was set up to facilitate the construction of temporary shelters.

For almost two weeks the community lived outside with nowhere to go. The police continued to harass them, even beating them in an effort to move them on, but they held fast. Within those two weeks NACHU was able to mobilise resources to build temporary iron sheet houses on a new plot of land, where the Ngumo Mbega project now sits.

“THE JOY OF BEING HERE AND HAVING A PIECE OF LAND, IT OVERSHADOWED EVERYTHING ELSE.”

Unfortunately, those that were not members of the cooperative could not be supported by NACHU, and were eventually chased from the land. Many went on to live on the roadsides, where some remain to this day. Mary and others at Ngumo Mbega know that they could easily have had the same fate.

ARRIVING AT NGUMO MBEGA

When the bulldozers arrived, the residents of Ngumo Mbega had lost everything that they owned. But when the buses came to take them to their new homes, they had so much joy that they were singing on the bus and had a huge celebration on arrival.

Their joy overcame all the hardships that they had encountered, and what they had lost no longer mattered. It was the start of a new life.

The community lived for two years in the iron sheet temporary houses, while their permanent homes were being constructed. Despite being in temporary structures, in comparison to the carton houses of before, life was much better.



Mary (back) with other homeowners at NACHU's Mgumo Mbega housing project.

THE IMPACT

Today on the Ngumo Mbega project, Mary feels safe. Now that she has a real permanent house, she does not need to fear that her belongings might get stolen, like she used to in her old carton house.

She now has a toilet and water available inside her home, and a small garden where she can grow vegetables, which she sells for an income. The area has fresh air and a clean environment, and her children, who are now grown up, are much healthier.

She has been able to continue her work as a cleaner and works in a few different homes that are close to the project.

Although Mary's working hours are irregular, she earns enough. Because she does not have to pay rent the financial pressures are gone, and she will always be able to get food from her kitchen garden.

THE HOUSE ITSELF HAS GIVEN HER A FEELING OF PRIDE

The house has also given her a feeling of pride that comes with owning something. It has brought her security and a huge shift in her mental wellbeing.