



NACHU House in Upper Hill, Nairobi

National Cooperative Housing Union



Your Dream-House Partner

Vision

To be a leader in facilitating affordable and integrated shelter solutions in Africa

Mission

To contribute to improved shelter and quality of life for modest and low income communities through access to capacity development, technical services and financial solutions

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Zimbabwean Minister Visits NACHU Office

On Wednesday September 14th 2011, NACHU hosted the Zimbabwean Minister of Small and Medium Business and Cooperatives, Ms. Sithembiso Nyoni, for a meeting to discuss the growth of the cooperative sector within both countries.

With growing populations and increasing urbanization, many African countries have suffered from a shortage of housing. In Kenya, this is a result of complicated legal structures, limited government resources and a lack of access to financial services for the poorest groups. The cooperative framework has facilitated access to finances, land and homes for thousands of groups in both Kenya and Zimbabwe.

Zimbabwe has become the most propertied country in Africa with a majority of its residents owning their own land and homes. Minister Nyoni explained that with the support and guidance of local authorities, Zimbabwean cooperatives have been able to buy land and homes, particularly with 'Rent to Buy' policies. These effective policies allowed housing cooperatives to become the largest sector in the country.

However, the controversial 2003 land reform policy that freed up land for distribution also resulted in economic sanctions and a loss of donor



From left to right: NACHU CEO Mary Mathenge, Zimbabwean Minister Sithembiso Nyoni, NACHU Chairman Francis Kamande and Zimbabwean Ambassador to Kenya .

support from Western countries. Without international aid, Zimbabwe's economy weakened and cooperatives have become a vital means to provide services, housing, and finances. During the meeting, Minister Nyoni demonstrated her interest in learning how the Kenyan government and organizations like NACHU finance SMEs and provide education and training to support the

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Zimbabwean Minister Visits NACHU Office (cont'd)

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cooperative movement. Kenyan cooperatives have produced growth and stability as groups have been able to create their own income generation activities, even during a period of high unemployment.

The meeting was brought to a close with concluding remarks of praise from both parties regarding the successful cooperative movements in Kenya and Zimbabwe. All participants agreed that there is much to learn from each other, showing promise of a mutually beneficial relationship on the horizon.



The Zimbabwean Minister of Small and Medium Enterprises and Cooperatives and NACHU staff outside the NACHU office

NACHU Receives Dubai Best Practices Award

In April 2011, NACHU was awarded the Dubai International Award for Best Practices (DIABP). A committee of members from the Dubai Municipality of the United Arab Emirates and United Nations Human Settlements Program (UN-HABITAT) convened in Dubai in October 2010 to review the submissions of 384 organizations from 60 countries. NACHU's initiative, *Provision of Affordable Housing Finance for Low and Middle Income Communities in Kenya*, stood out for making "outstanding contributions" to improving the quality of life in the cities and communities of Kenya.

The DIABP Certificates are awarded based on the impact and sustainability of an initiative to improve the living environments of people in a country, particularly the poor or disadvantaged. Other criteria include community empowerment, gender equality, social inclusion and innovation. The award was first established in 1995 as part of a policy of the Dubai Government to support sustainable development of human settlements on the basis of mutual international cooperation.

The NACHU team is humbled by the honour and is inspired to continue working with international and local partners, as well as cooperative members, to provide affordable and adequate housing to the residents of Kenya.



Kenya and the Global Community Celebrate World Habitat Day

On Monday October 3rd, United Nations member states from around the globe celebrated World Habitat Day. Officially organized by the UN Human Settlements Program (UN-HABITAT), the annual event creates a forum for countries to celebrate and share their successful initiatives in providing shelter, basic services and facilities to their populations.

This year's theme, '*Cities and Climate Change*,' focused on the link between the growing global population, urbanization and climate change. Currently, populations in many cities worldwide have been increasing more quickly than the expansion of infrastructure and services. As a result, natural resources are overused leading to adverse effects on the environment. In his written address for the event, UN General-Secretary Ban Ki-moon explained that experts predict the world's population in the year 2050 will have increased by 50 percent from what it was in 1999. He urged that efforts be made to protect the environment during the creation of settlements.

For Kenyans the celebrations took place at the Kenyatta Sports Grounds in Kisumu at an event hosted by the Ministry of Housing. The Ministry organized several events including: tree planting, exhibitions, sports tournaments, clean up exercise, processional bands, entertainment and speeches. Similar events were also held in Nairobi. Speeches during the Kisumu programs raised the issue of

using environmentally sound building materials while constructing homes. NACHU staff joined the informal settlement clean-up exercise and set up a booth for the exhibition.

Also included in the Kisumu ceremony was a moment of silence for the late Professor Wangari Maathai, an environmentalist and Nobel Laureate who passed away September 26 at the age of 71. Maathai was a Kenyan heroine due to her promotion of forest conservation and was subsequently awarded the Nobel Prize for Peace in 2004. Her message echoes the focus of this year's World Habitat Day theme: By working towards environmental protection, the future of human settlement will be safer and more sustainable.

The Kenyan population is projected to reach 38.8 million in 2012, with 12.3 million people living in urban centers. Lack of adequate shelter has been increasing in Kenya, resulting in the development of informal settlements, environmental degradation, and insecurity. The aim of UN-HABITAT, along with its partners, is to address the lack of housing through an environmentally sustainable approach. To learn more about World Habitat Day, the issues surrounding housing and the projects to address climate change, information can be found at: United Nations Habitat www.unhabitat.org Ministry of Housing www.housing.go.ke

Right:
NACHU staff
speak with
UN Habitat
representative

Far Right:
Garbage clean
up event in a
Kisumu slum



Meet a NACHU Member:

Agnes Muyaa, Athi River

Agnes Muyaa joined Movoko Housing Cooperative and NACHU in 2003 with hopes of building a home with her husband on his plot of land. However, the untimely death of her husband in 2004 left her alone, with three sons to raise and rent to pay, supported only by what she could earn making uniforms for nearby businesses.

Living in a rental home, like 84% of urban Kenyans, Agnes faced the challenge of securing stable housing for her family. She decided that although she was alone, she could rely on the support of her cooperative society and guidance from NACHU to assist her in improving her housing situation. Fortunately, her in-laws decided not to reclaim Agnes' late husband's land, something for which she has been grateful. She continued to save with NACHU and in 2005 she was eligible to take out a Hatua loan and begin building a home. Using the incremental housing technique, she completed the first level of the new house. With one son entering university, she decided to remain in her smaller home, renting out the new one to generate more income. Within a couple years she had paid back this loan and has been able to take out another and finish a second level to her house.



Through her planning and hard work, Agnes now has supported her three sons in achieving secondary and post-secondary education. She owns a two-story home which she continues to rent out for the time being, but will move there soon.

Many NACHU members are overcoming similar challenges by working with their cooperatives to generate savings, take out loans, and create safe and affordable shelter for themselves and their families. The NACHU team is continuously inspired by the hard work and dedication of its hundreds of cooperatives and the individuals of which they are comprised.

For more information regarding our products, services and news, please contact us at:



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