

# The Commonwealth Housing Trust

## An invitation to join the MWAMKO Project

Helping 25 families in Nairobi's Korogocho slum move to decent, secure, self-built homes at Kamulu, outside the city.



Your support will make all their efforts worthwhile and their dreams become reality.



Commonwealth  
Housing MUTUAL  
HELP GROUP



## Introduction

A remarkable project is unfolding in part of Nairobi's Korogocho slum. A group of twenty-five families living there as neighbours and friends decided not to wait for help from government or other bodies but to work together to rehouse themselves away from the slum.

True to the original vision of RICS\* Past President the late Clifford Dann (1927-2017), the fundamental aim of the Commonwealth Housing Trust (CHT) is to support community-led initiatives from people in Commonwealth countries who are seeking to secure decent housing through their own efforts, particularly those in marginalised communities with acute housing need.



Above: The usual cloud of toxic black smoke belches forth as people go about their business.

Having completed a post-tsunami building project in Sri Lanka and another building project in Gilgil, Kenya, CHT actively researched future projects in Kenya. These twenty-five families in Korogocho are just the sort of community that CHT want to help, where people keen to help themselves could do so with funding, training and appropriate support. This group is now our main focus and we hope the approach may be a model for the future.

All funds raised are immediately applied to building the houses and related infrastructure. We are proud that we are almost halfway to our target, with eight houses occupied and four almost complete. That leaves thirteen of the families still in the slum. Our efforts are focussed on them and we are hope you may help us make their dream reality.

We have minimal overheads and administration costs and depend entirely on donations, grants and sponsorship.



\*Royal Institution of Chartered Surveyors



*Clifford Dann, CHT Founder*



## Korogocho

Above: Joseph's home at the edge of the dump, where he lived with his wife and five children. There are four homes in this picture.

Korogocho is a slum on the outskirts of Nairobi, Kenya, where 200,000 people cram into 3.9 square km. Like other slums, homes have no water, sanitation, or electricity. People are deeply poor, living in rented informal shacks, some now built on the dump itself. Crime is rife, rents are high.

What makes Korogocho notoriously different? In 1975 Nairobi's only municipal dump was built next to it. Expected to close in 1990, declared full in 2002 and today still the main dumpsite, now a huge mound of dangerous waste - industrial, medical, agricultural, domestic, covering 30 acres (12 ha). Many fires burn, some deliberate to reduce the volume, others spontaneous from gas build up. Clouds of toxic smoke cause serious health problems for residents.



Homes built between the fringe of the dump and the highly polluted river – green, in the foreground- all dotted with litter from the dump.



Workers on the dump, heavy machinery, scavenging marabou storks and, in front, people's homes.



Flimsy shacks by the dump with its shroud of white toxic smoke.



## Who are the families?

They are religiously and tribally diverse and yet a cohesive group of friends and neighbours, even during the post-election inter-tribal violence of 2007/8 which badly affected the slums.

Some were born in Korogocho, others even third generation residents. They rent one-room shacks just 3m square, with earth floors where they roll out mats for sleeping. The corrugated iron roofs don't insulate from heat or cold.

To see what life in Korogocho is like, see the videos below and meet some of the families as they are about to move to their new homes at Kamulu. All speak about aspects of life in the slum and of their hopes for the future.



*View video:*  
[www.commonwealthhousingtrust.org/anastacia](http://www.commonwealthhousingtrust.org/anastacia)

**Anastacia** is the young widowed mother of four young children. Click above to see her eloquently describing her current situation and her hopes for the future at Kamulu.



*View video:*  
[www.commonwealthhousingtrust.org/josephs-story](http://www.commonwealthhousingtrust.org/josephs-story)

**Joseph**, above, took over his home from his father twenty years earlier. He has five children. To hear Joseph speak about the work of the MWAMKO family members as well as their pride in doing it, and about living conditions in the slum click above.



*Click on the clapperboard icon to view the videos*

Below: MWAMKO workers and family members at the site, after the water tank, tower and septic tank were built, 2019



Above: Children always find a place to play

**Sarah** and her husband have four children. They also take care of four extended family, three of them teenagers. She describes the hazards and difficulties of living and bringing up children in Korogocho and her delight at the coming move. Click the picture below to meet Sarah and her family in their 3x3 metre single-room home.



View video:  
[www.commonwealthhousingtrust.org/sarabs-story](http://www.commonwealthhousingtrust.org/sarabs-story)

To see video of Sarah after the move, you can skip ahead to the section on Homes, Hopes and Livelihoods – The impact of housing, education and training, page 15 – and then on the same page watch Maureen as she works, chats with her friends in Kamulu and tells how their lives have been transformed.



View video:  
[www.commonwealthhousingtrust.org/marthas-story](http://www.commonwealthhousingtrust.org/marthas-story)

Click on the picture above to hear two of Martha's daughters shyly speaking on her behalf about the dangers of the slum. Martha is a widow who recently lost her only son. He was a keen worker and participant in the project but was killed while out a rented moped, helping the family income by also working as a delivery rider. Her daughters live with her. In the same video, you can watch Maureen, a single mother of three children under six.

At this point they are all still living in Korogocho, but both families know that they each will be allocated one of the first five houses to be completed.

Read of Martha's daughters' great success in education - see the first item under 'Enhancing livelihoods, page 17.



## A new beginning

Fund-raising is not easy when the aim is just a vision but enough was raised to buy two acres (0.81ha) of a greenfield site in a developing area, Kamulu, 27 km from the slum. This was chosen in consultation with families and with the local independent body, Commonwealth Housing Group Kenya (CHGK), formed to manage the project.

The people being helped, officially registered as a Housing Association, MWAMKO, are always consulted and are represented on the CHGK Board. CHT raises funds, released to CHGK after approval of a detailed, fully costed building plan at each stage. The programme of work is decided by CHGK and directed by the Project Manager, who coordinates with both MWAMKO and CHGK on all project-related matters.

## The families' contributions to the project

The MWAMKO members support the project with work and financial contributions. They meet monthly to discuss, paying a 500 KES subscription (about £3.50). The fund is used to buy smaller items for the site, fencing materials and tools, for example.

Most are deeply poor, working insecurely in the informal economy with very low and often irregular incomes. Sometimes they can't pay the fee or need to borrow from their contribution to the fund. Careful records are kept of both financial and 'sweat equity', including help in kind or administration/office support.





## Training to build

Everyone involved shares the same values: to help this community who work so hard to achieve a better future. From the outset this has been conceived as a self-build project to improve lives and livelihoods. We share Clifford Dann's belief that we must support decent housing, not homes that will themselves soon become slums.

Just housing people is not enough. People don't have higher incomes just because they move house. It takes education and training to improve livelihoods.

Most of the young people in the MWAMKO families had no skills and no jobs; youth unemployment in Korogocho was 32% in 2018 and is worse now. In 2022, 80% of people were under 35. A million new people enter the employment market every year.

A grant in 2018 from UN-Habitat in Nairobi funded training for 25 young unemployed MWAMKO family members in various building skills. An initial training course plus work experience in their chosen trades led to certificates in masonry, basic electrical work, plumbing, woodworking or painting.

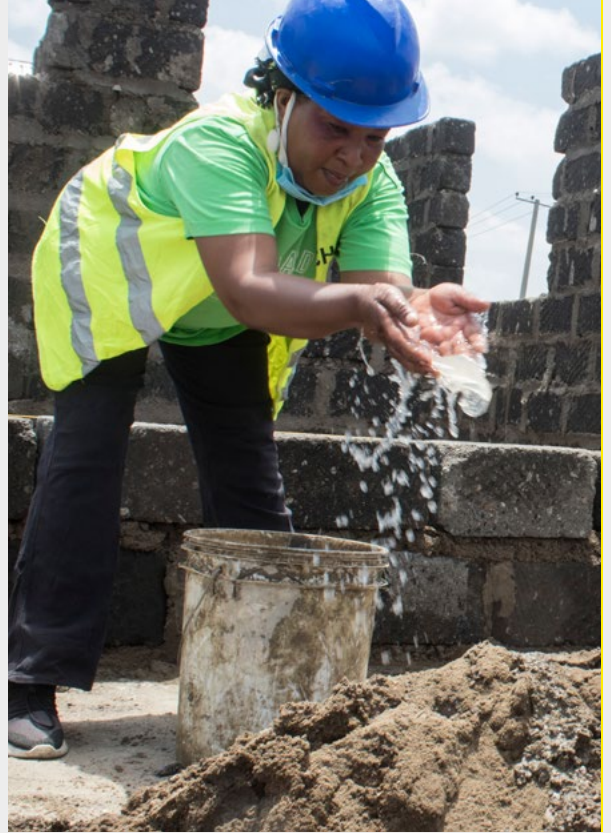
A new group of unemployed young people from MWAMKO families will soon be able to choose training in cement mixing from Bamburi, or glazing or painting from two other helpful companies.



These people became the core building team. Local builders are brought in only as needed.

Since housebuilding began in July 2020 the MWAMKO construction teams have done most of the work, doing as much safe, supervised self-build as possible, the builders paid at the going daily rate of 600 KES (about £4).

The building works are in full compliance with Kenya government building protocols.



## The building programme

The site at Kamulu is on 30 cm of black cotton soil then solid rock. This soil, slippery and unstable, must be removed. Many people help. Heavy equipment is brought in when essential.

The Project Manager is in charge of all aspects of the works, in accordance with the decisions of the CHGK Board, with an experienced site engineer supervising as necessary and a local RICS surveyor inspecting and signing off completed work.

Once the ground was cleared the site for the first five houses was laid out and building works began. Bamburi Cement provided a technician pro bono to ensure the quality of the cement mix and continue to do so.



Above: Cement mixing for foundations and, later, the upper storey.

View videos:

[www.commonwealthhousingtrust.org/the-building-programme](http://www.commonwealthhousingtrust.org/the-building-programme)

[www.commonwealthhousingtrust.org/cement](http://www.commonwealthhousingtrust.org/cement)

[www.commonwealthhousingtrust.org/reaching-a-new-level](http://www.commonwealthhousingtrust.org/reaching-a-new-level)





Above: Drone view of the first houses, listen to the cow bells in the adjacent field!

Try to make time to watch MWAMKO's Thank You video (below), made for friends, supporters and potential donors when the first house was finished. At the beginning you see the members outside their homes in Korogocho and it continues following them working at the site.

Below: First house completion Thank You video – meet some of the team!



View video: [www.commonwealthhousingtrust.org/thank-you](http://www.commonwealthhousingtrust.org/thank-you)

View video:

[www.commonwealthhousingtrust.org/drone-view](http://www.commonwealthhousingtrust.org/drone-view)

In building the first house lessons were learned: the wooden staircase took up too much space at ground floor and upper level so a spiral metal stair was used in all further houses. A doorway replaces the attic window at the front, accessing a balcony above the porch. Metal has also replaced wood for all safety rails and for the doors and window frames – cheaper and more sustainable than the wood used for the first house and all made onsite.

Work proceeds as quickly as fundraising allows. Now eight houses are built and occupied, home to 51 people. Four more are well underway.



## What are the houses like?

Each house has three bedrooms: one downstairs along with a small bathroom, WC, kitchen and living room, with an attic which can be sub-divided by the family to suit. A balcony over the porch adds to the available space.



Above: Simple kitchen with a single cold water tap. Water is heated on a small LPG stove.



Above: Attic room to balcony, before sub-division



## House allocation

Each house stands on its own plot, with space for growing fruit trees, vegetables, herbs, maybe keeping chickens.



Above: Sarah's boys starting a vegetable garden  
Top: Sarah tends her balcony garden

CHGK's allocation subcommittee and the MWAMKO committee developed selection criteria for the process, with agreement from the CHGK Board who review and approve subcommittee decisions. Those not chosen can appeal.

Applicants are invited to complete a questionnaire and are interviewed. They already know details of the process and criteria.

Most weighted is evident need - economic or other vulnerability. Participation in self-build is important. Involvement in meetings and financial contributions also play a part.

As yet, the houses look like, and still are, part of the building site, with internal and external plastering and painting to be completed for the first five houses. The latest three are finished. The CHGK Board agreed to accept MWAMKO members' request that priority should be given to relocating people in urgent need rather than delaying for finishing works. The latest building works are going on across the road (yet to be installed), opposite the first eight houses.



## Celebrations

These eight houses complete a row. The next four will be half of another eight opposite these. (Above)

To mark the milestone a day of celebration was held in December 2022, with a ribbon-cutting ceremony for the eighth house. This gave guests - donors and friends of the project – an opportunity to explore the house, alongside proud builders and new residents

Short speeches were made by the Chair of CHGK, by the late Clifford Dann's co-founder of CHT, by the visiting CHT Trustee, by MWAMKO officers, new residents and by several dignitaries, donors and friends.



## Sustainability

We aim to achieve optimal financial and environmental sustainability.

The houses are designed to be low maintenance, so families can do most of their own repairs.

Green, sustainable solutions and local materials are incorporated wherever possible.

A septic tank, built in 2019, is currently in use. Suitable green treatment systems were not then available in Nairobi but now are.

We hope a donor can be found to fund a treatment plant, providing plentiful re-cycled grey water, important in a drought area, and avoiding ongoing costs of emptying the septic tank.

Solar panels will be installed on every house after all are complete, for economy of scale.

The houses will be painted externally with light-reflective paint.

Rainwater harvesting is in place on every house, proving invaluable during a recent drought, as seen above.

Many trees are planted – almost thirty were added during the recent celebration.



Above: This tree-planting friend from UN-Habitat facilitated the original funding for the MWAMKO trainees' building skills programme. Almost 30 trees were planted by friends and members of the project and will be tended by the families.



Above: New resident Sarah asked these three teenagers, extended family members she cares for along with her own children, to bring the visiting CHT Trustee to their new home to meet her.



Above: CHGK Chair, centre, with CHT Trustee and a trustee of a local charity which funded a house and now supports schooling for a primary and secondary school student in each MWAMKO family.



Above: Inside the 8th house, spiral staircase in foreground made on-site, from right - an RICS local representative, project manager, Chairman, CHT Trustee, Under- Secretary for Slum Upgrading



Above: This tree planter is Clifford Dann's fellow founding trustee of CHT, a meeting of minds despite their 50 year age difference.



Below: At the end of the day, a range of CHGK Chair, MWAMKO chair and some members, CHT and RICS representatives, dignitaries, friends and supporters, with one of the small trees planted that day!



Above: view of the last four houses and the new foundations under construction - what a difference some paint makes.

## Will you help us?

- Even when the twelve houses are occupied, thirteen more must be built. The drone view below makes clear the scale of the task and the financial support needed.
- Each house costs £10,000. Infrastructure for the rest of the houses and sustainably paved internal roads will be additional costs.

- A septic tank was built early on and is in use. As above, we hope a green, sustainable sewerage treatment plant, now available in Nairobi, will replace it if funds can be raised - supplying plentiful grey water and reducing the costs of emptying the tank.



# Homes, hopes, livelihoods

## The impact of housing, education and training

If you can only spare time to follow a few videos please watch these of Sarah and Maureen – powerful miniatures of much wider evidence of everything in the above heading.



Above: Sarah in her new home at Kamulu

View video:

[www.commonwealthhousingtrust.org/sarabs-new-life](http://www.commonwealthhousingtrust.org/sarabs-new-life)

In this follow-up video Sarah describes the many ways life has changed for her. Prominent among them is that for the first time in her life she feels safe and secure.

See Maureen and her friends as they continue to contribute to the building process by carrying water to cure the cement for the new foundations. She then explains how her family's life has changed - and you get to meet her chickens!



View video:

[www.commonwealthhousingtrust.org/maureen](http://www.commonwealthhousingtrust.org/maureen)

To follow up on the transformation of the lives of Martha's daughters read the first item under Enhancing livelihoods, page 17.

## Housing

The eight houses are home to 51 people, with secure tenancies at very low rents set at a level the families can afford. They enjoy running water, sanitation, electricity, clean air, a safe environment and somewhere for children to play.



### Education and training

The original MWAMKO trainees have found building work in Nairobi and beyond.

Now only one, John, an outstanding MWAMKO trainee from 2018, is onsite, a highly committed worker promoted to deputy builder-foreman. CHG is paying for his studies to become a fully qualified registered foreman. He also spoke about his work in the 2021 MWAMKO Thank You video on page 9.

Some workers have been trained onsite in metal work and glazing, making the doors, staircases, railings and windows for the houses.

*In addition to the training provided for the MWAMKO builders, other education opportunities have opened for the families.*

- A Kenya Charitable Trust which has already donated enough for a house is paying for secondary education for one young person per family, whether still in Korogocho or at Kamulu, and for one primary school child in each family living in Kamulu.

Secondary education, beginning at fourteen, is not free; many cannot afford it at all.

The education part of primary school is free but not uniforms, books, stationery etc.

- All children in the scheme are now receiving support.
- All primary school age children are enrolled in local schools.

All the young people in education now have a quiet place to study at home, as seen below.

- First, some secondary students speak of the difference the move has made to their studying. Watch them here MVI 9728.
- A university student who has Kenya government support for her studies speaks of all the ways the move has benefitted her life – followed by a brief glimpse of her side-hustle as a hairstylist!



View video: [www.commonwealthhousingtrust.org/secondarieschoolstudent](http://www.commonwealthhousingtrust.org/secondarieschoolstudent)





Above – Karen is one of six children and has government support for her university studies. Her father has served MWAMKO in admin and building roles for many years and was the first person to be allocated a house.

View video: [www.commonwealthhousingtrust.org/karen-aoko](http://www.commonwealthhousingtrust.org/karen-aoko)

### Enhancing livelihoods

- Two young women, Martha's daughters, receive financial support from a local NGO, referred by CHGK, to train at a local college. One now is a qualified tailor but her college marks were so good that she is now being supported to study for a higher diploma by the same NGO. The other is working hard studying to be a beautician.
- A man who had work just one afternoon a week at an informal school in the slum now teaches in two government primary schools at Kamulu and is a private tutor with local secondary students at weekends.
- A young man had decided he should take his wife and three children to seek refuge in Europe because he could see no future for them at home. They had started the journey across Africa when MWAMKO heard of it and were able to contact him. His father had died in 2020, having been an active and valuable member of MWAMKO throughout. CHGK decided that the son should be offered the house his father would have been allocated had he lived. The family is now living within the community at Kamulu. It is an extraordinary demonstration of the qualities of the people we are helping that they should suggest a decision that moves them one house further back from their own success.
- A mother gives occasional sessions teaching life skills at a local school. She plans to set up her own business.
- Four of the MWAMKO women have recently begun to train in house-painting

- Two further residents have active plans to start a small business – one to relocate and develop his existing market stall, the other to set up a small shop in the nearby shopping area.
- Two women have created balcony kitchen gardens. One also keeps chickens both for home consumption and as a successful small business.

### Health and well-being

One mother living in Korogocho had asthma so badly that she often had to use oxygen. When visiting her rural home area the attacks stopped. She decided to move there with the children but fortunately she and her husband were allocated a house. Her asthma attacks have stopped.

Other comments from the Kamulu residents include: feeling safe and secure for the first time, for themselves and for their children, away from danger – unacceptable negative peer pressure, crime, drugs, the risk of sexual exploitation; they appreciate having separate rooms for boys and girls; parents spoke openly of their gratitude for decent private enjoyment of marital relations. They are already benefitting from new opportunities for work in the local area.

Overall, the residents report new feelings of safety, dignity, respectability and hope.



## Latest News



Above: Work on the slab for house 11 (above), opposite the first eight houses and facing the road to be built between them. The plot around the houses is for growing fruit, vegetables, herbs or keeping chickens



Above: One of the four latest houses in progress, photo heroically taken by climbing the water tower!



Above: Work on the slab on house 12. The view behind showing the distant hill shows clearly that this was a greenfield site. There are now sprinklings of new housing as well as some small adjacent estates. Main picture: John at work in 2020.

Below: Lots of activity on house 12. The water tanks and tower were built by MWAMKO families in 2019, the first stage of the self-build project. They are in constant use - the water supply is essential for the eight families now living there.

Please, if you can, help us to finish the project, with new homes for all 25 families.

Scores of MWAMKO members wait in Korogocho, still striving for their dream.



## Governance

Professional experts have been involved at every stage of the process, usually pro bono. The CHT Trustees are mostly Fellows of the Royal Institution of Chartered Surveyors - both the current CHT Chairman and Secretary are Past Presidents of RICS, as was Clifford Dann, the late founder of CHT.

The CHGK Board is chaired by an international expert in water, sanitation and hygiene, two current board members are retired senior UN officials with vast experience, others have great experience in community work. The Regional Manager for RICS in Sub-Saharan Africa is Kenyan and resident in Nairobi. She attends CHGK meetings, is a Trustee on the UK Board and a member of the important CHT-CHGK Liaison subcommittee. This meets regularly online, as does a fund-raising subcommittee. Two MWAMKO members attend the CHGK Board.

All Trustees and Board members are unpaid volunteers. Overheads are minimal (just £48 for CHT in the last financial year) and all donations to CHT, once works are approved, go directly towards the building works via CHGK, as do funds raised locally by CHGK.



MWAMKO was registered with the Kenya Government as a self-help organisation but is now a Housing Association, which will clarify the legal rights and obligations of the MWAMKO tenants and the landlord, CHGK.

CHGK originally registered with the Government as a Mutual Help Group. It has now become a formal Trust. This safeguards its ownership of the land and houses and ensures that the founding aims and intentions of the Trust will be legally protected in perpetuity.



CHT is a UK-registered charity, No. 1102126

**Houses are built as fast as we can fund them. We do not hold a reserve and need a steady flow of financial support to keep the building work going.**

**Every donation matters!**



## How to become a MWAMKO House Builder

We are proud of what the self-build project has achieved so far, thanks to the generosity of past and current donors, with eight families rehoused, giving a new home to 51 people and transforming their lives.

Four more houses are in progress and thirteen more must be built for the seventeen remaining families of the MWAMKO community still living in the dire conditions of the Korogocho slum.

We cannot meet the continuing challenge without the support of donors. Every £10,000 we raise builds one more house. Can you help to build another one and bring hope to one more MWAMKO family?

**Every gift makes a difference.** Please donate what you feel you can and share in transforming the lives of another MWAMKO family.

**Perhaps you could join with friends, family and work colleagues to build a house?**



Above: After the celebrations, back to work on the next four foundations



**How to donate:**  
Click the button to pay using PayPal.



Alternatively, scroll down and use the form on the page below.

Follow us here:





## Donation Form

Name:

Address:

Postcode:

By providing your name and address Commonwealth Housing Trust is able to reclaim Gift Aid if you pay income or capital gains tax at least equal to your charitable donations during the tax year.

I am a UK taxpayer. I wish all donations that I have made in the past four years and all future donations, until I notify you otherwise, to be made under the Gift Aid Scheme.

Signed:  Date:

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### Bank Transfer:

Donations may be made by bank transfer, or regular payments monthly, quarterly or annual by standing order.

Account Name: **Commonwealth Housing Trust**

Sort Code: **23 - 05 - 80**

Account Number: **33641011**

Please add your surname to the transfer as a reference and email a scan or photo of the completed form to [contact@cht-uk.org](mailto:contact@cht-uk.org) or print and post the form to:

Commonwealth Housing Trust,  
6 Maiden Lane, Covent Garden, London WC2E 7NW

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### By Cheque:

If preferred, donations can be made by cheque and posted with this form.

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### Acknowledgement:

So that we can thank you, please add your contact details below:

Email / Tel:

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