



**OPENING REMARKS BY H E SUSAN KIHKA, NAKURU COUNTY GOVERNOR,
DURING THE CoG SYMPOSIUM ON AFFORDABLE HOUSING AND HEALTH IN
NAIVASHA ON 19TH NOVEMBER, 2025**

Honourable Chair,

Distinguished Council of Governors,

Cabinet Secretaries,

Esteemed Colleagues,

Ladies and Gentlemen,

Good morning and a warm welcome to Naivasha.

It is my profound honour, as Governor of Nakuru County, to host you today at the Council of Governors Symposium on Affordable Housing and Health. Your presence here underscores the importance of our shared mandate: the delivery of social justice, dignity, and opportunity to our people.

We convene at a critical moment. The Affordable Housing Act of 2024 was passed to accelerate housing delivery, especially for low- and middle-income Kenyans. Equally, our health sector is undergoing transformation, with the roll-out of the Social Health Authority (SHA) and other reforms. Today's symposium offers us a unique opportunity to assess how far we have come, where we are challenged, and how we can deepen cooperation between county governments and the national government.

Allow me to begin with developments in Nakuru County — the home of this gathering. On the housing front, we are proud to report tangible progress. As part of the national Affordable Housing Programme, 605 housing units in Bondeni, Nakuru Town East, have been completed. These include a mix of one, two, and three-bedroom units, with prices ranging from approximately Sh1.5 million to Sh 4 million. We have similarly completed construction and commissioned housing units in Elburgon (220) and in Bahati (220). In Bahati, we are set to embark on Phase 2 of the project.

In our County Development plans, we have also committed to the Naivasha affordable housing project, which envisages approximately 2,300 units. We are integrating alternative building technologies to lower costs and speed delivery, and prioritising public-private partnerships. Indeed, the State has allocated Sh 1.3 billion to upgrade informal settlements in Nakuru – including slums in Naivasha – improving infrastructure, sanitation, and land tenure.

Yet despite this progress, challenges remain. A recent baseline study by KIPPRA revealed that over 80 percent of urban households in Nakuru earn less than Sh 20,000 per month, which constrains their ability to own homes even under the “affordable” schemes. Moreover, complexities in land tenure, infrastructure costs, approval processes, and financing continue to slow us down.

On the national scale, the Ministry of Planning’s progress report reveals that in the 2023/24 financial year, only 815 housing units were completed under the affordable housing target of 200,000 units per year. This underscores the scale of the task before us, and the critical role you, the Governors, play in unlocking land, supporting approvals, and mobilising county resources.

Turning to health, Nakuru County has registered over 900,000 people — out of a population of about 2.16 million — under the SHA scheme. This is a strong start, but we recognise that much remains to be done to achieve universal enrollment.

Importantly, the Social Health Authority has approved over Sh 2.4 billion in claims for Nakuru County. Our County Teaching and Referral Hospital has recorded over 132,000 SHA-supported visits, contributing significantly to patient care and financial stabilization of our facilities. As of now, 208 out of the 217 public health facilities in Nakuru are actively connected to the SHA digital portal. These numbers reflect strong progress in digitisation, data management, and system integration — a fact noted by the national Ministry of Health, which has commended Nakuru as one of the model counties in the digitisation push.

Nonetheless, gaps remain. Registration is not yet universal, and some facilities still struggle with full interoperability, training, or claims processing. We must strengthen county-national coordination to ensure that every health facility is on-boarded, that patients understand their entitlements, and that payments flow reliably.

Ladies and Gentlemen, today’s symposium must focus on three key areas:

1. **Strengthening Implementation of the Affordable Housing Act.** We must deepen county-national coordination to accelerate approvals, de-risk land tenure, mobilise funding, and standardize building regulations. I call on all Governors here to commit to identifying underutilised county land for affordable housing, to engage with financial institutions, and to partner with private and cooperative developers.
2. **Improving SHA Coverage and Access.** Counties must scale up registration, especially in rural and marginalised areas. We need joint campaigns, digital enrollment, and community outreach. We must also ensure that health facilities are all SHA-ready and that claims are processed promptly. The national government, through SHA and the Digital Health Agency, must provide robust technical support and capacity building.
3. **Sustainable Collaboration.** Let us institutionalise regular forums — not just today — where counties and national government jointly review progress, share best practices, and solve bottlenecks. The health and housing sectors are deeply interlinked: decent housing improves health outcomes, while a healthy population contributes to stable communities.

Finally, I wish to express my heartfelt gratitude to the Cabinet Secretaries for Housing and Urban Development, and for Health, for honouring us with your presence. Your leadership, and your continued support to county governments, are vital to the success of both the Affordable Housing Act and the SHA, both of which are instruments of social justice, equity, and national transformation.

To the Councillors, leaders, colleagues, and all participants — thank you for coming to Naivasha. Your engagement, contributions, and partnership will chart the way forward.

In closing, let us remember: the vision of universal decent housing, and of health care for every Kenyan, is not just a policy ambition — it is a moral imperative. Together, county and national governments, in solidarity, can turn that vision into reality.

Thank you, and welcome once again to Nakuru County and to this important symposium.

Thank you

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GOVERNOR, NAKURU COUNTY