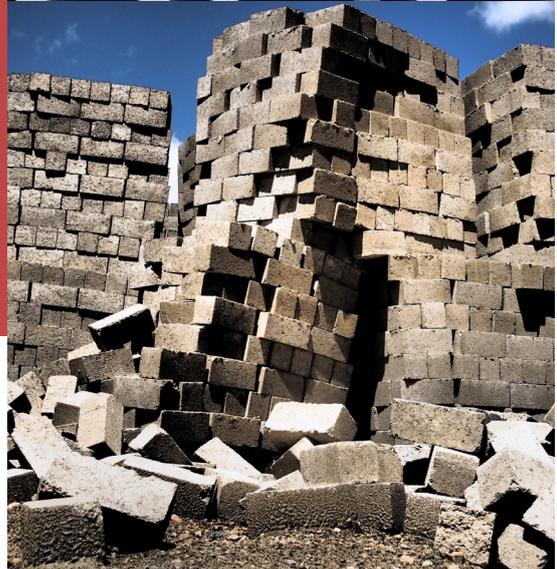


INSTITUTE FOR PUBLIC POLICY RESEARCH

Housing in Namibia: Rights, Challenges and Opportunities

By Dietrich Remmert and Pauline Ndhlovu



Federal Foreign Office



Human Rights





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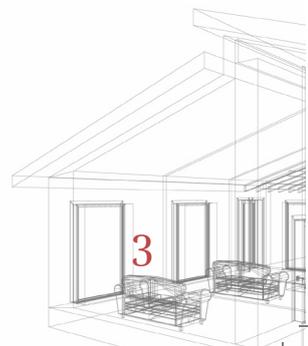


Housing in Namibia: Rights, Challenges and Opportunities

Research Report: Right to Housing Project

By Dietrich Remmert and Pauline Ndhlovu

February 2018





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Chapter 1: Executive Summary

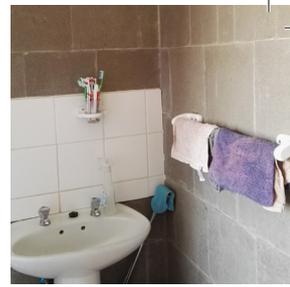
The issue of housing in Namibia remains a very complex and contentious subject in Namibia. The pressure on urban areas is becoming ever more acute, as demonstrated by rapidly increasing urbanisations rates over the last decade and a half. Concurrently, the demand for affordable housing and land in cities, towns and settlements by citizens has exhausted supply; as is clear from previous research the existing formal housing market does not readily cater to a majority of Namibians by virtue of their income level. The clearest evidence of this predicament is found in the mushrooming of informal settlements – often unplanned – and the resultant socio-economic consequences such as disease outbreaks, lack of economic opportunities, pollution and so forth. As the debate around spiralling rent costs shows, beyond low income groups, housing shortages also affect lower and middle-income groups in Namibia. Overall central government and especially Local Authorities find themselves unable and oftentimes unwilling to effectively address the nationwide housing crisis. The lengthy debate around existing town planning regulations and building shows much of the regulatory framework regarding housing, town land and urban planning is compounding the housing issue rather than contributing to its resolution.

Stakeholders within the housing sector, including government, demonstrate a good grasp of the issues which severely limit the provision of affordable housing and serviced land. However, opinions among stakeholders on how to tackle these various challenges differ considerably. National strategies such as the National Housing Policy have to date proven ineffective in advancing specific approaches to urban planning and housing provision. For example, the utility of implementing more compact and dense urban areas, advocated by the National Policy is still debated by stakeholders. The lack of consensus on approaches to solving the housing shortfalls has also hampered the development of synergies, an internationally recommended method to cut construction costs and time.

Namibia has also done too little with regards to exploring and exploiting innovative technologies within the construction industry. These technologies include alternative construction materials and methods which could have the potential of lowering costs and providing flexible housing options. A related aspect of alternative construction materials is the need within the country to focus more attention on green construction and urban design concepts that aim to create sustainable developments that also benefit the socio-economic aspects of the local community. Environmental considerations with regards to housing provisions need to become integral to the planning and development of urban settlements.

The country has made some progress in terms of addressing the many challenges around housing and land provision. Government has for example driven the Mass Housing Initiative, which focuses among other issues on the provision of affordable priced housing units in selected towns and the servicing of municipal land for residential purposes. Furthermore, a number of Local Authorities have actively sought to control the growth of informal settlements by various means, including the relaxation of specific building codes, making allowances for higher density zoning/planning/building, demarcating and allocating un-serviced land prior to the legal formalisation of townships. Crucially, government has recently introduced a new Urban and Rural Planning Bill, which offers the opportunity to improve spatial planning in Namibia and establish a more enabling regulatory framework regarding urban planning.

The study survey undertaken as part of this research, support a number of the study findings. The survey focused on informal settlement and low-income areas in Walvis Bay, Otjiwarongo and Windhoek. The majority of respondents stated that they would rather buy land than a house if given the opportunity. Likewise a large majority of respondents would also consider investing in their property if they would be guaranteed ownership. Furthermore, a considerable number



of respondents would consider living in a dwelling constructed from alternative building materials. The survey results also demonstrate that there can be significant differences between municipal areas, thus a considerable number of Walvis Bay respondents would prefer to rent unlike most respondents from the other two survey sites.

The study makes the following recommendations with regards to addressing Namibia's housing challenges:

1. Government needs to ensure that the timely development of the national spatial planning framework under the Urban and Rural Planning Bill is given all necessary financial and human resources. Government should furthermore endeavour to actively engage all stakeholders and the public during the development of this framework as well as make use of local and international expertise.
2. Government should allocate more funding to the housing sector and urban land development. Government should review the allocations for housing initiatives with a view to prioritising the servicing of land rather than the construction of houses. In turn, housing initiatives should focus on low-income groups. Finally, national budgets for housing need to be administered in a more transparent manner, especially at regional and local levels, to improve accountability.
3. All stakeholders need to actively improve communication among each other and with the public. Stakeholders should maximise the utility of communication forums to actively trouble-shoot identified issues, build consensus on housing and land development approaches and create an enabling environment for synergies and innovation.
4. Government, including regional and local authorities, needs to ensure that urban building standards and town planning regulations enable and incentivise integrated, flexible, cost-effective and sustainable housing developments. The construction industry should be encouraged to adopt green construction approaches more frequently. Environmental considerations need to be given more weight in town lands and housing developments.
5. Government should provide Local Authorities with more tangible resources and practical support with regards to land surveying and servicing, town planning and housing initiatives. Workable solutions developed by Local Authorities, as well as community housing initiatives, should be encouraged and supported. Authorities of urban settlements need to afford more attention to human rights and the socio-economic wellbeing of residents when it comes to town planning and developments.



Chapter 2: Introduction to the ‘Right to Housing’ Study

Introduction

Adequate housing is a crucial part of human wellbeing, health and development. Proper housing is so important because it is linked to many other areas of human wellbeing; indeed, most areas of human wellbeing can only be achieved fully if one has access to adequate housing.

The human right to housing is recognised in the Universal Declaration of Human Rights in Article 25:

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”¹

The right to housing is also enshrined in the African Charter on Human and People’s Rights.² Furthermore, housing is an issue identified in Goal 11 of the Sustainable Development Goals (SDGs) which concerns: ‘Sustainable Cities and Communities.’³

Yet, while housing is internationally recognised as a human right this has not guaranteed decent shelter for many. Indeed, the lack of adequate, affordable housing is an international issue that affects both developed and developing nations. Media as well as official reports from around the globe consistently highlight a wide range of housing issues affecting many millions of households. While specific housing challenges might differ from country to country the overall lack of housing is a worldwide problem and indications are that it is affecting more and more people. A 2014 report by the McKinsey Global Institute (MGI) on the global housing challenge seeks to quantify the problem and calculates the following, notably conservative estimate based on over 2,400 cities:

“If current trends in urbanization and income growth persist, the affordable housing gap would grow from 330 million urban households to 440 million by 2025, leaving at least 1.6 billion people living in substandard housing or financially stretched by housing costs.”⁴

Rationale for Research

In Namibia it is without doubt that housing or rather the lack thereof is a serious and on-going national issue. While this problem has been in existence since before the country’s independence – it has become more and more acute, driven by increasing urbanisation rates and failure by the government as well as wider society to address the issue vigorously and comprehensively. The most recent census data from 2016 indicates that the number of people living in informal houses or shacks has grown markedly over the past decade. Correspondingly, urban areas in Namibia have seen rapid growth in informal settlements and around 40 percent of urban households resided in shacks in 2016.⁵ A current and detailed analysis of informal settlements in Namibia states that there are around 140,000 shacks in the country’s urban areas.⁶ The report notes further that:

“The economic, social and environmental costs of informal growth and unplanned urban development are huge for Namibia as a country, and as a society. New forms of poverty and inequality will be entrenched over generations to come if towns fail to develop ways that facilitate the transition from rural to urban society.”⁷

¹ https://en.wikipedia.org/wiki/Right_to_housing

² Ibid.

³ <http://www.undp.org/content/undp/en/home/sustainable-development-goals/goal-11-sustainable-cities-and-communities.html>

⁴ MGI, “A blueprint for addressing the global affordable housing challenge,” McKinsey & Company, October 2014. 2.

⁵ NSA, “Namibia Inter-censal Demographic Survey: 2016 Report,” September 2017. 31.

⁶ Weber, Beat and Mendelsohn, John, “Informal Settlements in Namibia: their nature and growth,” Development Workshop Namibia. 2017. 11.

⁷ Ibid.

This observation, by Dr. Beat Weber and John Mendelsohn, underlines the importance of housing as an integral component of human rights and crucial role for the overall socio-economic development of Namibia. Indeed research indicates that increased focus on housing can be a “catalyst for growth,” positively contributing to a range of human needs including living conditions and health, security and economic development.⁸ However, while there has been much debate around housing challenges in the public sphere in the country, available data and in-depth research on the topic remain limited. This study therefore will seek to assess the critical issue of housing in Namibia, with particular focus on recent and current developments.

In addition the study will also serve as a timely update of previous work by IPPR on this subject, namely the ‘Housing Policy and Delivery in Namibia’ report by Els Sweeney-Bindels, published in 2011. This report generated solid research and spurred a broader public discussion on the issue of housing and possible solutions. Since then a number of important policy pronouncements and housing initiatives have taken place, in particular the 2013 launch of the government’s National Mass Housing Initiative (MHI), housing targets and strategies under the Harambee Prosperity Plan (HPP) publicised in 2016, and private sector housing schemes. While these efforts are commendable there is a clear need to review these critical initiatives, especially in the light of the newly-released worrisome statistics on the spread of informal townships. Finally, the topic of housing involves a whole range of different stakeholders whose experiences, concerns and activities have oftentimes not been captured. This report seeks to capture a variety of stakeholders’ perspectives through interviews and surveys in different parts of the nation.

Study Methodology

In order to provide a broad assessment of housing in Namibia, this study encompasses the following elements:

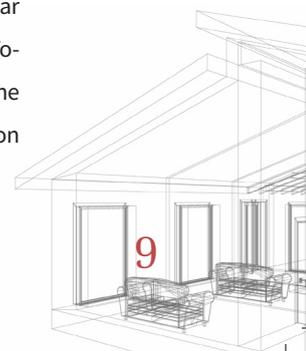
- A desktop study of publicly available documents regarding housing and related topics, including government reports and policies, academic literature, media publications, international reports from governmental organisations and research institutions, publicly available information from the private sector and diverse online resources.
- A quantitative & qualitative field survey regarding perceptions of the housing situation, as well as the benefits and drawbacks of housing initiatives, in three urban communities in Windhoek, Swakopmund and Otjiwarongo.
- Key informant interviews with a range of housing experts, local authority officials, economists, legal practitioners, academics, architects and engineers, civil society and private sector representatives and business owners/managers regarding crucial issues around housing – including finance, housing initiatives, regulations, urban planning, low-cost and alternative building methods and more. A total of 26 individuals were interviewed.
- Selected field visits to low-cost housing initiatives and commercial buildings made out of alternative construction building materials.
- Listing and analysis of various current and on-going housing initiatives.
- A brief overview of relevant housing policies as well as a detailed appraisal of the new Urban and Regional Planning Bill presented in Parliament in November 2017.
- Brief case-studies of notable international urban development examples.

Study Limitations

Unfortunately, research on the topic of housing continues to be plagued by the lack of publicly available data particular around government initiatives and plans. Thus for example there is almost no detailed data available on the Build Together Programme (BTP). Government has recently presented figures on housing and serviced land under the HPP to the media;⁹ however it is not clear if and where the physical report is available and it could not be located online. In addition there are occasional conflicting statistics published in government reports.

⁸ Sweeny-Bindels, Els, “Housing Policy and Delivery in Namibia,” Institute for Public Policy Research. 2011. 5.

⁹ Beukes, Jemima, “Harambee coming along, but slowly,” Namibian Sun. December 15, 2017. 2.



Thus this study was not always able to present and analyse relevant data due to information gaps. The issue of limited data has also been mentioned in a previous IPPR housing report.¹⁰

The study researchers were able to speak to a wide range of stakeholders and experts during the course of the research. However, one of the key stakeholders, the Ministry of Urban and Rural Development (MURD) did not avail representatives for an interview or answer written questions even though the IPPR had followed the correct contact procedures and had given the Ministry ample time to arrange an interview or respond in writing. Therefore this study includes only limited information from the MURD and no details around central government plans, strategies and visions apart from those specified in official and available documents. Furthermore, some stakeholders asked to remain anonymous or declined to answer specific questions. Some of the information in this study might therefore favour more outspoken respondents. Similarly, information from government officials in this study originates predominantly from local authority members.

The qualitative & quantitative survey with community members in three selected municipal areas regarding housing concerns and perceptions followed a straight-forward research design. A non-random convenience sampling was used to select survey participants. Field staff collected roughly the same amount of data from each location and respondents were approached primarily from informal, low-cost to lower-middle income areas. While this survey data is informative and provides a diverse take on housing issues for local, and mostly disadvantaged communities it does not in any way claim to be representative of similar urban areas across Namibia; neither does it provide exhaustive data.

Finally, it needs to be acknowledged that housing is a very complex topic that involves a host of sub-themes and related issues. Thus for example various respondents pointed out that housing challenges are greatly related to issues around land management and administration and urban planning.^{11,12} Separately, the United Nations Human Settlements Programme (UN-Habitat) notes in a detailed report on African cities that ecological considerations such as soil degradation, water shortages and climate change will and already do impact significantly on urban centres and have to be addressed to ensure sustainable urban development.¹³

This complexity necessitates a limited treatment and exclusion of some aspects of housing as well as related topics. This report will focus most of its attention on issues concerning informal settlements, low- to middle income housing as well as urban planning and regulation. In addition the research primarily concerns housing and land management in urban areas. This is not to say that rural areas are without housing challenges; however it is evident that most severe challenges around housing in the country affect urban settlements. Finally, there exists a host of extensive and technical legislation related to housing.¹⁴ However, it was felt that an undue detailed discussion of these would take away from other important aspects of the study; as well as not really contribute much to understanding the specific challenges facing the provision of adequate housing. Therefore this report will mostly focus on recent government policies of note and a detailed discussion of the new Urban and Regional Planning Bill which is slated to replace current existing town planning regulations.

¹⁰ Sweeny-Bindels, Els, 5.

¹¹ Interview with Mr Odendaal, Willem, LAC, Windhoek, August 15, 2017.

¹² Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

¹³ UN-Habitat, "The State of African Cities 2014: Re-imagining sustainable urban transition," 2014. 25-6.

¹⁴ Sweeny-Bindels, Els, 10.



Chapter 3: Background to Housing in Namibia

Namibia Country Overview

Namibia is a large and predominantly arid country with a considerable surface area of around 824,290 km².¹⁵ The country is situated on the west coast of Southern Africa and is bordered by Angola to the north, South Africa to the South and Botswana and Zambia respectively to the east and north-east.¹⁶ According to the latest Labour Force Survey published by the Namibia Statistic Agency (NSA) the country's total population for 2016 was estimated at just over 2.3 million people.¹⁷ Consequently the country is one of the least densely populated nations on earth. However, there is considerable variation in density by Regions within Namibia with roughly two-thirds of people concentrated in the northern Regions while less than one-tenth reside in the south of the country.¹⁸

Since Namibia gained independence from then-Apartheid South Africa the country's small and commodity-dependent economy has grown steadily. Gross Domestic Product (GDP) growth has generally exceed population growth while the average income per person or GDP per capita, has also risen. Therefore, the World Bank (WB) re-classified the country's income status from lower to upper-middle income in 2009. Nevertheless, this income status masks a severe and continuous level of income inequality across Namibia's society.¹⁹ Recent figures released by the NSA indicate that inequality has only slightly decreased from a Gini coefficient of 0.597 in 2009/10 to 0.572 in 2015/16 and Namibia remains highly unequal in terms of income distribution.²⁰

Officially the country has made significant inroads in reducing poverty among citizens. Namibia's poverty threshold lines are based on a "cost of basic needs approach" which entails the calculation of a minimum amount of monthly income per person to meet basic needs. Poverty line amounts are inflation adjusted to reflect increases of the cost of living. In 2015/16 people who were not able to spend at least N\$ 520.80 per month on basic needs were considered poor. The percentage of Namibian's classified as poor and severely poor has decreased markedly from 28.7 percent in 2009/10 to 18 percent in 2015/16.²¹

The steady economic growth and decreasing poverty levels over the past 26 years are certainly impressive. However, many other areas of human development in Namibia have only improved marginally, particularly in comparison with the other 50 upper-middle income countries as classified by the World Bank. In this ranking the nation ranks right at the bottom in terms of percentage of the population having access to electricity (about 50 percent) and improved sanitation facilities (about 37 percent). Large segments of the population continue to suffer from undernutrition and from the HIV epidemic.²²

Politically Namibia has often been referred to as having a unique history and positive development trajectory since 1990 in stark comparison with many other Southern African states. The country is portrayed as overall politically stable and fairly well-governed. Grounded in its remarkably progressive Constitution, which among others enshrines citizens' fundamental rights and freedoms, the country has made fair progress in consolidating democracy and democratic governance.^{23,24}

¹⁵ USAID, "Country Profile, Namibia: Property Rights and Resource Governance," n. d. 1 & 3.

¹⁶ NSA, "Profile of Namibia: Facts, Figures, and other Fundamental Information," 2013. n.p.

¹⁷ NSA, "Key Highlights of the Namibia Labour Force Survey 2016 Report," May 2017. 7.

¹⁸ SGRN, "Namibia Demographic and Health Survey 2013," September 2014. 2.

¹⁹ Sherbourne, Robin, "Guide to the Namibian Economy 2017," October 2016. 21.

²⁰ NSA, "Namibia Household Income and Expenditure Survey 2015/16, Key Poverty Indicators (Preliminary Figures)," n. d. 13.

²¹ Ibid., 8 & 12.

²² Donnenfeld, Zachary and Crookes, Courtney, "Dormant Potential: Strategies for advancing human development in Namibia," Southern African Report 11. Institute for Security Studies. September 2017. 2 & 11.

²³ Pisani, du Andre, "The Impact of Democracy in Namibia: Assessing political, social and economic developments since the dawn of democracy," Research Report 116. Centre for Policy Studies. September 2009. 25 – 6.

²⁴ Koep, Monica and Sims, M. Bryan, "Introduction," in *Unfinished Business: Democracy in Namibia*, Sims, M. Bryan and Koep, Monica (Eds.). Idasa. 2012. 4-5.



Government under the ruling SWAPO party has sought to capitalise on this overall positive judgment of Namibia's governance performance. In April 2016 the new Administration under President Dr. Hage Geingob launched the ambitious HPP. This four-year plan running from 2016/17 to 2019/20 is intended to serve as a blueprint to address core national issues and advance the development of the country and the living standards of its citizens. Specifically the plan aims to remove challenges to implementation and lists a number of short-term goals to "accelerate development in clearly defined priority areas, with greater urgency."²⁵ Among a considerable number of national development targets the HPP also lists goals for the servicing of land and the provision of housing as a national priority.²⁶

While the new Administration's vision of the country's development targets is commendable, indications of weakening governance capacity are concerning. According to various international rankings Namibia's government effectiveness, in comparison to other upper-middle-income countries has steadily declined over the past 15 years.²⁷

Recently, Namibia has been experiencing an economic downturn due to a number of factors including but not limited to a decline in foreign direct investment (FDI), weak commodity prices, severe drought and lower government expenditure.²⁸ Consequently, the country entered a period of recession with GDP growth declining to 1.2 percent in 2016 compared to 5.3 percent in 2015 according to the World Bank.²⁹ This year high-ranking government officials, including the President, have stated that the economy is slowly but surely recovering.³⁰ Conversely, analysts from the private sector have expressed doubt about a quick economic recovery noting that many businesses continue to perform poorly and that on-going uncertainty around government policy has slowed investment and hence growth.³¹

Currently it can be argued that the government's ambitious HPP – and with it the President's stated goal to significantly improve Namibian's lives – has stalled. As a result of low government revenue and the need to service increased state debt, the Ministry of Finance enacted expenditure cuts in the 2016/17 budget. The 2017/18 budget also features conservative decisions, including the suspension and in some instances outright removal of many infrastructure projects considered less important.³²

Notwithstanding the current challenging economic climate and governance constrains, the need for adequate housing for a majority of citizens remains acute.

A Brief Historical Overview of the Housing Sector

Many housing related challenges that Namibia has and continues to face can be traced to the German and South African (SA) colonial administration as well as the SA Apartheid regime. During these times discriminatory government policy ensured that urban town centres were reserved for the white minority. In turn public as well as private investments were concentrated on town centres.

"The black population was allowed to move in mainly as contract labourers who lived in separate areas (townships) with housing and other social services inferior to those of 'white areas'. Permanent black urbanisation was discouraged, while a number of laws, such as pass laws and prohibition of urban land ownership, controlled most aspects of black residents' lives."³³

²⁵ GRN, "Harambee Prosperity Plan 2016/17 – 2019/20," April 2016, 4 - 5.

²⁶ Ibid., 41.

²⁷ Donnenfeld, and Crookes, 14-5.

²⁸ Brown, Roland, "Fiscal Sustainability and Growth: A difficult balancing act," Special Briefing Report No. 12. Institute for Public Policy Research. April 2016. 3.

²⁹ The World Bank, "Namibia," 18 September 2017. <https://data.worldbank.org/country/namibia>

³⁰ Kaira, Chamwe, "Economists cautiously optimistic on economy," Windhoek Observer. August 4, 2017. <http://www.observer.com.na/index.php/national/item/8519-economists-cautiously-optimistic-on-economy>

³¹ Duddy, Jo-Mare, "Barren business landscape," Business 7. No. 35. October 20, 2017. 1-2.

³² Brown, Roland, "The National Budget 2017-18: Prioritising personnel," Special Briefing Report No. 19. Institute for Public Policy Research. May 2017. 1-2.

³³ LAC, "A Place We Want to Call Our Own: A study on land tenure policy and securing housing rights in Namibia," LEAD Project. 2005. 2.

The apartheid administration strictly controlled and regulated informal settlements. Men, who moved to urban areas for work purposes, were not allowed bringing their families along. Furthermore, they had to reside in so-called ‘single-quarter’ accommodation in commercial zones. The expansion of informal settlements to meet the needs of a growing population was restricted. As time went by townships became formalised but were overcrowded and lacked most of the amenities and services available in the suburbs. A similar pattern of segregated privileged residential suburbs and underdeveloped townships was also established in smaller towns in communal areas. In the late 70s influx control measures were abolished by the government and people could in principle move freely into towns and settle. The establishment of ‘Nasboukor’, a state-owned building society in 1978, enabled ownership of urban property by black residents for the first time. Nevertheless, urbanisation remained limited due to economic conditions, movement controls and the requirement for black residents to be employed.³⁴

Consequently at independence in 1990, Namibia’s new representative Government of the Republic of Namibia (GRN) inherited a country full of settlements and urban centres that were racially segregated and severely unequal. The new nation was thus confronted with large proportions of urban citizens who were living in poor housing conditions in underdeveloped townships.³⁵ Perhaps more detrimental, however, from a current perspective, was the apartheid-area legislative framework governing land use planning and urban development, geared arguably towards control rather than engendering broad, equitable and sustainable socio-economic development.³⁶

The Challenge of Urbanisation

According to Matthaai and Mandimika, referencing an LAC study, the poor urban housing conditions suffered by a majority of residents were unintentionally exasperated at the start of independence. Apartheid-area policies were abolished and Namibia’s new Constitution enshrined and protected all citizens’ fundamental human rights and freedoms including under Article 16 to “acquire, own and dispose of all forms of immovable and movable property” and under Article 21 the rights to “move freely” and “reside and settle” in any part of the country.^{37,38} This resulted in the following consequences for urban areas:

- Unprecedented population growth
- Overcrowding
- Poverty
- Unemployment
- Unhealthy living conditions and disease
- Limited access to municipal services and shelter
- Rising costs of municipal services, amongst other socio-economic challenges³⁹

Rapid urbanisation, or the shift of a population from a predominant rural to urban life, is a prominent feature in most African nations. Furthermore, this transition and its impacts – according to the United Nations Human Settlements Programme (UN-Habitat) – is not yet fully understood and bears both great challenges and opportunities.⁴⁰ In Namibia, data from national surveys indicates that rural-urban migration was slow and fairly limited for the first 10 years of independence. Since then however, this transition has increased in pace. Overall, the proportion of Namibians living in urban

³⁴ Ibid., 2-3.

³⁵ Sweeny-Bindels, Els, 6.

³⁶ !Owoses-/Goagoses, F. Felicity, “Land Use Planning and the Environment,” in Environmental Law and Policy in Namibia, Ruppel, C. Oliver and Ruppel-Schlichting, Katharina (Eds.). Third edition 2016. 196-7 & 203.

³⁷ Kuiseb Verlag/Namibia Scientific Society and Konrad-Adenauer-Foundation, “The Constitution of the republic of Namibia,” this edition 2016. 27 & 29.

³⁸ Matthaai, Elke and Mandimika, Prisca, “The Flexible Land Tenure System in Namibia: Integrating urban land rights into the national land reform programme,” WB Conference Paper. 2014. 9

³⁹ Ibid., 9.

⁴⁰ UN-Habitat, “The State of African Cities 2014: Re-imagining sustainable urban transition,” 2014. 17.



areas has grown from 28 percent in 1991 to 48 percent in 2016.⁴¹ Moreover, the tendency by people to migrate to urban areas is also clearly reflected at the Regional level. Thus 10 out of all 14 Regions in the country have seen the number of households living in urban areas rise steadily between 2011 and 2016. Indeed five out of the 10 Regions, namely Hardap, Kavango East, Kavango West, Omaheke and Otjozondjupa have seen increases of 10 percent or more (See Table 1).⁴²

Table 1 - Urbanisation Rate: Percentage of the Regional Population - Selected Regions

Date	2011	2016
Khomas	95	95
Erongo	87	92
Otjozondjupa	54	66
Hardap	60	72
Kavango East	46	57
Kavango West	1	12
Omaheke	30	42

Source: NIDS 2016

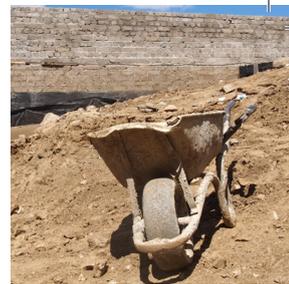
Urban areas undoubtedly present strong ‘pull’ factors to rural citizens including the possibilities of better employment and education opportunities, services and entertainment. According to Schmidt in Namibia there are indications that primarily subsistence farmers migrated to towns and cities in search of a better life.⁴³ In part this view is supported by Matthaei and Mandimika who note that many rural residents want to escape “abject poverty in the rural areas.”⁴⁴

⁴¹ NSA, “Namibia Inter-censal Demographic Survey: 2016 Report,” September 2017. 14.

⁴² Ibid., 16-29.

⁴³ Schmidt, Matthias, “Poverty and Inequality in Namibia: An overview,” Institute for Public Policy Research. October 2009. 3-4.

⁴⁴ Matthaei and Mandimika, 9.



Chapter 4: Housing as a Human Right and International & African Frameworks

The Human Right to Adequate Housing

In addition to the basic function of providing people with shelter and offering protection against the elements, housing fulfils other social functions. For instance, it serves as a place of work and a home, accommodating the behavioural needs related to family life and neighbourly interactions. Housing is also typically a significant economic investment for households, suggesting that it also reflects and reinforces social and economic structures.⁴⁵ Moreover, governments have used and continue to use housing as a tool to attain certain policy objectives, such as dispersing, segregating or integrating population groups, employment reduction and poverty alleviation.⁴⁶

For poor people, the struggle for shelter and housing comprises one of the most fundamental elements of their daily survival strategy. While most of the discourse on development assumes that poverty is caused by a lack of income or assets, it still fails to recognise that poor-quality overcrowded housing without basic infrastructure reinforces the deprivations associated with poverty.⁴⁷

Everyone has a fundamental human right to housing, which ensures access to a safe, secure, habitable, and affordable home with freedom from forced eviction.⁴⁸ Government's obligation is to guarantee that everyone can exercise this right to live in security, peace, and dignity. This right extends to all persons irrespective of income or access to economic resources.

Human rights are at the core of good developmental outcomes. Human rights and 'rights-based approaches' are increasingly well established in international development discourse. Rights have increasingly become the centrepiece – if not the pre-condition – of international development policy. The Sustainable Development Goals agenda, for example, employ rights based targets and indicators to measure all their outcomes.⁴⁹

Economic growth alone is not an adequate measure of development. Human rights-based approaches have the advantage of including indicators that measure human welfare. Human rights-based approaches engender the principles of equity, universality, participation, transparency and accountability.⁵⁰ The right to development is held by both individuals and the community, and requires governments to create participatory structures that produce policies to increase food security, health care, education, work with dignity, income security and housing.⁵¹

The right to adequate housing encompasses certain freedoms and entitlements. These freedoms include:

- Protection against forced evictions and the arbitrary destruction and demolition of one's home;
- The right to be free from arbitrary interference with one's home, privacy and family; and
- The right to choose one's residence, to determine where to live and the freedom of movement.⁵²

⁴⁵ Michelson, W., and van Vliet, W. "The Sociology of Housing," In S. R. Quah, & A. Sales, the International Handbook of Housing. London: SAGE Publications Ltd. 2000. 318-33

⁴⁶ Michelson and van Vliet, 2000.

⁴⁷ McLeod, R., and Satterthwaite, D. "The Significance of Housing Investment as a means of Eliminating Poverty." Coventry: Homeless International. n. d.

⁴⁸ UN-Habitat, "The Right to Adequate Housing: Fact Sheet No. 21," Office of the United Nations High Commissioner for Human Rights. 2009.

⁴⁹ UNDP, "Sustainable Development Goals," 2015.

⁵⁰ NESRI, "Rights-Based Urban Development," 2017. <https://www.nesri.org/initiatives/rights-based-urban-development>

⁵¹ Ibid.

⁵² UN-Habitat, "The Right to Adequate Housing: Fact Sheet No. 21,"



The entitlements include:

- Security of tenure;
- Housing, land and property restitution;
- Equal and non-discriminatory access to adequate housing;
- Participation in housing-related decision-making at the national and community levels.⁵³

Info Box 1

The full Right to Housing Must include the Following:

1. **Security of Tenure:** Residents should possess a degree of security of tenure that guarantees protection against forced evictions, harassment, and other threats, including predatory redevelopment and displacement.
2. **Availability of Services, Facilities, and Infrastructure:** Housing must provide certain facilities essential for health, security, comfort, and nutrition. For instance, residents must have access to safe drinking water, heating and lighting, washing facilities, means of food storage, and sanitation.
3. **Affordability:** Housing costs should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised. For instance, one should not have to choose between paying rent and buying food.
4. **Habitability/Decent and Safe Home:** Housing must provide residents adequate space that protects them from cold, damp, heat, rain, wind, or other threats to health; structural hazards; and disease.
5. **Accessibility:** Housing must be accessible to all, and disadvantaged and vulnerable groups must be accorded full access to housing resources.
6. **Location:** Housing should not be built on polluted sites, or in immediate proximity to pollution sources that threaten the right to health of residents. The physical safety of residents must be guaranteed, as well. Additionally, housing must be in a location which allows access to employment options, health-care services, schools, child-care amenities, and other social facilities.
7. **Cultural Adequacy:** Housing and housing policies must guarantee the expression of cultural identity and diversity, including the preservation of cultural landmarks and institutions. Redevelopment or modernization programs must ensure that the cultural significance of housing and communities is not sacrificed.

Source: NESRI 2017⁵⁴

Adequate housing is essential to human survival with dignity. Furthermore, access to adequate housing is a precondition for the enjoyment of several other human rights, including the rights to work, health, education, family life and privacy, assembly and association, and development. Some of the problems associated with inadequate housing are discussed below.

Poor quality housing poses numerous health and safety threats to its inhabitants. Adequate sanitation, refuse removal and access to clean water, for instance, prevent the transfer of bacteria, viruses and parasites found in human excreta which would otherwise contaminate water resources, soil and food.⁵⁵ The inadequate provision of sanitation, drainage and refuse management, and drinking water can cause contamination leading to diseases which are often life threatening,⁵⁶ including diarrhoea, cholera, and hepatitis as evidenced by the recent outbreak in Namibia.⁵⁷ Poor health may in turn lead to a loss of income, or added strain on existing incomes due to medical expenses.

⁵³ Ibid.

⁵⁴ NESRI, "What is the Human Right to Housing?" 2017. <https://www.nesri.org/programs/what-is-the-human-right-to-housing>

⁵⁵ WHO & UNICEF, "Poor Sanitation Threatens Public Health," 2008. <http://www.who.int/mediacentre/news/releases/2008/pr08/en/>

⁵⁶ Ibid.

⁵⁷ Nomhle, Kangooutui, "More than 150 test Positive for Hepatitis E," The Namibian. January 5, 2018.

Sub-standard housing is also linked to overcrowding, which can have numerous negative social, health and psychological effects, and erode certain rights. The high social density in homes, schools and public facilities places a huge burden on already insufficient utilities such as water and sanitation infrastructure, electricity, and public services including education and health care.⁵⁸ Another associative effect is a lack of privacy.⁵⁹ The effects on health can include increased susceptibility to diseases, which are likely to spread more rapidly in congested areas. In terms of psychological effects, the lack of privacy associated with overcrowding has been linked to depression and psychological frustrations which affect behavioural responses and residents' ability to cope with their living conditions.⁶⁰

For children particularly, poor quality housing can negatively impact their well-being, leading to emotional and behavioural problems.⁶¹ Most of the association between poor quality housing and children's well-being is linked to parental stress and parenting behaviours. Parental stress from living in poor quality, unstable homes takes a toll on children's well-being.⁶² This can be a strong precursor of emotional and behavioural problems in children and youth.⁶³ Adequate, safe and secure housing has numerous positive benefits for children.⁶⁴ Their physical, mental and social development is significantly enhanced, especially for girl children who tend to shoulder significant household responsibilities. Reduced household responsibilities mean that there is more time for education and play.⁶⁵

Informal settlements are also typically built on marginal land, such as flood plains and steep slopes, putting them at greater risk of adverse weather conditions and natural hazards, such as earthquakes, landslides, and floods.⁶⁶ Environmental degradation is also more likely to occur in areas where people are more concentrated. Dense settlement typically interrupts natural regenerative processes resulting in environmental degradation.⁶⁷ This in turn increases disaster vulnerability for informal settlement inhabitants.

State Obligations and Responsibilities

States are tasked with the primary obligation to protect and promote human rights.⁶⁸ Human rights create binding obligations on states.⁶⁹ The obligations are either immediate or progressive depending on the constraints associated with them. The obligations include:

- Guaranteeing that the right to adequate housing is exercised on the basis of non-discrimination;
- Progressively achieving the full realisation of the right to adequate housing;
- Ensuring the equal right of men and women to the enjoyment of all economic, social and cultural rights set forth in the International Covenant on Economic, Social and Cultural Rights;
- Taking concrete, deliberate and targeted steps to fulfil the right to adequate housing;
- Effectively monitoring the housing situation to determine the full extent of homelessness and inadequate housing;
- Conferring legal security of tenure to those lacking such protection; and
- Providing effective legal or other remedies for violations to adequate housing.^{70,71}

⁵⁸ Marshy, M. "Social and Psychological Effects of Overcrowding in Palestinian Refugee Camps in the West Bank and Gaza – Literature Review and Preliminary Assessment of the Problem," International Development Research Centre. 1999. <http://prn.mcgill.ca/research/papers/marshy.htm>

⁵⁹ Ibid.

⁶⁰ Ibid.

⁶¹ Coley, R. L., Leventhal, T. Lynch, A. D. and Kull, M. "Poor Quality Housing is tied to Children's Emotional and Behavioural Problems," MacArthur Foundation. 2013. 1.

⁶² Coley, Leventhal, Lynch and Kull, 1.

⁶³ Ibid.

⁶⁴ McLeod and Satterthwaite, 13.

⁶⁵ Ibid.

⁶⁶ Ibid., 6.

⁶⁷ Ibid.

⁶⁸ UN-Habitat, "The Right to Adequate Housing: Fact Sheet No. 21," 29.

⁶⁹ Ibid.

⁷⁰ Ibid., 30.

⁷¹ All these obligations fall under three categories: the obligation to respect (requiring states to refrain from interfering directly or indirectly with the enjoyment of the right to adequate housing); the obligation to protect (requiring states to prevent third parties from interfering with the right to adequate housing); and the obligation to fulfil (requiring states to adopt appropriate legislative,



Although human rights, including the right to housing, function as binding obligations on member states, the ability to comply with these obligations depends on the availability of resources. Turning rights into realities is a difficult and demanding task.⁷² Despite international conventions that serve as prescriptive instruments on the provision of housing by state actors, housing delivery in different countries may look different for various reasons. Vast cultural, social, political, and economic disparities exist across peoples, governments and countries.⁷³ Therefore, although human rights are binding obligations, many rights, such as the right to adequate housing, depend on political and financial resources for their actualisation. Foreseeing this, the International Convention on Economic, Social and Cultural Rights introduced a caveat which states that some components of the right to adequate housing are “subject to progressive realization.”⁷⁴ While this does provide some latitude, states must still demonstrate that they are making all efforts possible within the scope of their resources.⁷⁵

For instance, a major consideration that differentiates housing delivery in the global north from that in the global south, is access to credit facilities.⁷⁶ The financial sector in developed countries is largely formalised, whereas in developing countries the informal sector is typically larger. As a result, fiscal capacity tends to be lower in developing countries.⁷⁷ This means that government reach in terms of the scale and scope of national and local policy is negatively impacted which ultimately delays delivery. Another consideration is that the income levels of many citizens of the global south are too low to allow them access to credit lines or borrowing capacity from financial institutions.⁷⁸ For these and other reasons, housing policies that have worked elsewhere may not work as effectively here. The challenge then is to tailor-make housing policies to meet the needs of the population, drawing from lessons learnt by countries that have encountered similar urbanisation and development experiences. The concept of models that can be imported en masse is outdated – especially blueprints developed from times and places with little relevance to current socio-economic conditions in Namibia. Innovative methods are necessary to address modern day challenges and meet local needs.

African Declarations and Conventions on Housing

The last few decades have witnessed a proliferation of global attention and commitment to tackling the emergence and growth of informal settlements across the world’s cities. Various policy documents have enumerated the pledge to address issues resulting from uncontrolled urbanisation, such as tenure insecurity, inadequate spatial planning and rising poverty levels; and to coupling the solutions for land reform, sustainable urbanisation and spatial integration with those for more inclusive socio-economic transformation.

In Africa particularly, rapid urbanisation and the growth of informal settlements are driven by massive rural-urban migration spurred not only by socio-economic influences, but also by natural disasters, climate change, conflicts and terrorism. In response to these challenges, numerous strategies have emerged outlining priorities and concerns, and reiterating the commitment to addressing deep-rooted structural inequalities, in part by employing urbanisation as a driver of structural transformation and basis for sustainable poverty reduction.

Of the policy documents originating from the continent, the 2030 Agenda for Sustainable Development, the African

administrative, budgetary, judicial, promotional and other measures to fully realise the right to adequate housing.) UN-Habitat, “The Right to Adequate Housing: Fact Sheet No. 21,” 33.

⁷² Sidoti, C. “Housing as a Human Right,” National Conference on Homelessness. Commonwealth of Australia 1997. Human Rights and Equal Opportunity Commission. September 1996.

⁷³ Ibid.

⁷⁴ UN-Habitat, “The Right to Adequate Housing: Fact Sheet No. 21,” 30.

⁷⁵ Ibid.

⁷⁶ Arnott, R. “Housing Policy in Developing Countries: The Importance of the Informal Economy,” Riverside: University of California. 2008.

⁷⁷ Ibid.

⁷⁸ Ibid.

Union's Agenda 2063, the Addis Ababa Action Agenda of the Third International Conference on Financing for Development, the New Urban Agenda and the Abuja Declaration are most noteworthy.

The agreements outlined below envision inclusive reforms whose fulfilment calls for the engagement of a variety of actors, including central and local authorities, civil society, private sector and a myriad of other interested development partners, collaborating across different sectors. The reforms include the upgrading of informal settlements by providing integrated infrastructure; designating and promoting enhanced roles for municipalities; ensuring orderly urban development by defining and implementing clear urban development strategies; mobilising urban financing from local and foreign investors and managing the efficient and adequate allocation of these resources between central and local governments; diversifying economic activities by creating new economic hubs; and formalising tenure to reduce the potential for conflict, encourage investment, and improve equity.⁷⁹

The 2030 Agenda for Sustainable Development is framed around seventeen interrelated goals collectively termed the 'Sustainable Development Goals' or 'Global Goals.' These seventeen goals are accompanied by 169 targets directed towards their achievement. Goal 8 provides for "decent work and economic growth;" Goal 9 addresses "industry innovation and infrastructure;" Goal 10 is geared at "reducing inequalities;" while Goal 11 is aimed at building "sustainable cities and communities."⁸⁰

Agenda 2063 is a strategic framework for socio-economic transformation on the African continent. The framework outlines aspirations towards a Pan-African vision of "an integrated, prosperous and peaceful Africa, driven by its own citizens and representing a dynamic force in the international Arena."⁸¹ The Agenda is premised on seven aspirations whose pillars include poverty eradication; shared prosperity through socio-economic transformation; socially and economically advanced cities and settlements that boast modern infrastructure and affordable and decent housing with the attendant basic services; as well as a high standard of living for Africans on the continent and within the diaspora.⁸²

The Addis Ababa Action Agenda as an agreement provides a global framework for financing sustainable development by outlining measures to restructure global finance practices and "generate investments for tackling a range of economic, social and environmental challenges."⁸³

The New Urban Agenda is the outcome of the Habitat III Cities Conference held in Ecuador in October 2016. The document presents a collective vision for a better and more sustainable future in which:

"...all people have equal rights and access to the benefits and opportunities that cities can offer, and in which the international community reconsiders the urban system and the physical form of our urban spaces to achieve this."⁸⁴

It is aimed at streamlining the efforts of a variety of actors working to address issues related to urbanisation for the next twenty years. By outlining standards and principles relating to the planning, construction, development, management and improvement of urban areas, it serves as resource for national and local government, civil society organisations and other stakeholders interested in improving the conditions in urban spaces around the world.⁸⁵

The Abuja Declaration, which is guided by the African Union's Agenda 2063, outlines Africa's priorities for the New

⁷⁹ Harris, R. "Urban Land Markets: A Southern Exposure," In Parnell, S. and Oldfield, S. (Eds), *The Routledge Handbook on Cities of the Global South*. New York: Routledge. 2014. 109-21.

⁸⁰ UNDP.

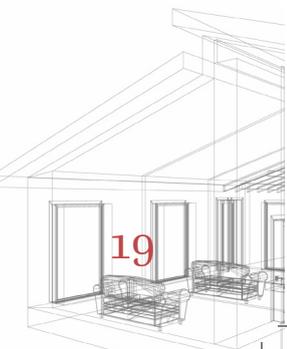
⁸¹ African Union Commission, "Agenda 2063," Addis Ababa: 2015.

⁸² Ibid.

⁸³ UN DESA, "Addis Ababa Action Agenda of the Third International Conference on Financing for Development," New York: United Nations. 2015.

⁸⁴ UN, "The New Urban Agenda," Habitat III Secretariat. United Nations and the Government of the Republic of Ecuador. 2017. iv.

⁸⁵ Ibid.





Urban Agenda. The Declaration is a framework for realizing inclusive socio-economic growth while prioritizing the importance of urbanisation as a driver of structural transformation.⁸⁶ It recommends specific action be taken to address the challenges and realise the opportunities of urbanisation. Keeping in mind the fact that human settlements have transformed in terms of scope and complexity.

The Declaration maintains that:

“...sustainable urbanization for Africa encompasses a holistic and integrated concept of human settlements on a continuum that reinforces economic, social and environmental linkages across metropolises, cities and medium-sized towns to villages where most of the continent’s population still reside, requiring a multisectoral approach that strengthens partnerships at all levels, including with non-state actors.”⁸⁷

These agreements seek to establish order in the urbanisation processes of African cities, acknowledging that the costs of not making the changes and investments they envision are potentially catastrophic. Creating well-planned, organised and functioning cities is undoubtedly one of the best social investments possible. In as far as implementation, however, responses by governments have typically not been sufficient to meet commitments.

Constraints associated with defining and measuring the scale of the challenges have made assessments difficult. Resultantly, all attempts at assessing the number of people confronted with insecure land tenure and inadequate housing have achieved limited success. Collecting accurate data remains an urgent need to addressing the problem – an observation that is also accurate for Namibia.

Info Box 2

Case Study 1: Urban Land Reform in Brazil

The Brazilian struggle for urban land reform began in the 1960s, following demands by progressives within Brazilian society for reforms regarding the legal regulation and use of public land. Up until then, the largely conservative nature of the development process in Brazil had neglected the issue of urban land reform.⁸⁸ An archaic system of property rights had supported a deeply uneven and inefficient system of land distribution.

Immediately preceding and during the time of Brazil’s urban land reform, the urban landscape had undergone significant changes. A high rate of rural-urban migration between 1940 and 1991 had increased the urban population from 31.2 percent to 75 percent of the country’s total population.⁸⁹ This large wave of urbanisation occurred without proper planning and a complete disregard for evidence in support of adapting land reform to suit the development process. Brazilian cities grew uncontrolled and many areas lacked basic infrastructure.

Urban reform was initially proposed by Congress in 1963, following a national urban reform conference which drafted proposals that were promoted and supported by the Brazilian Institute of Architects. With the creation of the Superintendency of Urban Policy and later the National Council of Urban Policy by decree in early 1964, housing was formally viewed within the context of urban development.⁹⁰ The military coup of 1964, however, ushered in an authoritarian regime which prevented the recommendations from being implemented for the next two decades.⁹¹

Issues of urban land reform reappeared in the 1970s and 1980s during a period of gradual and incremental po-

⁸⁶ Ibid.

⁸⁷ UN, “The Abuja Declaration for Habitat III: Africa’s Priorities for the New Urban Agenda,” February 24-26, 2016. 2.

⁸⁸ Gaventa, J., and McGee, R. “Citizen Action and National Policy Reform: Making Change Happen,” New York: Zed Books. 2010.

⁸⁹ Junior, N. S., and Uzzo, K. “The History of Urban Reform in Brazil,” 2009. <http://base.d-p-h.info/pt/fiches/dph/fiche-dph-8535.html>

⁹⁰ Graham, L., and Wilson, R. H. “The Political Economy of Brazil: Public Policies in an Era of Transition,” Texas: University of Texas Press. 2012.

⁹¹ Gaventa and McGee.

litical openness in which social movements slowly gained greater visibility and political weight.⁹² In 1985 Brazil emerged from twenty years of strong military rule. In January of that year, the National Urban Reform Movement was created.⁹³ The social movements predominantly concerned with the right to adequate shelter, which emerged during autocratic rule, were able to influence the writing of the new democratic Constitution enacted in 1988.⁹⁴

Some of the core principles codified in the new Constitution were “devolution, decentralisation, and participation.”⁹⁵ Chapter II of the Constitution addressed urban policy, stating that “urban property fulfils its social function when it complies with the fundamental demands of urban development expressed in a master urban plan.”⁹⁶ In this vein, various tools were designed to rectify the usage of urban land that did not comply with its social function. These measures included:

- a) compulsory subdivision of the plot;
- b) compulsory building;
- c) imposition of gradually rising property tax (progressive taxation); and
- d) eminent domain, with compensation paid in municipal bonds.⁹⁷

Municipalities came to be defined as equal to federal states and the federal union, making them largely autonomous with regards to policy making and financing.⁹⁸ In 2001 the City Statute, which further detailed the instruments provided for by the 1988 Constitution, was enacted.⁹⁹ Article 39 of the Statute details the social function of property, stating that:

“urban property fulfils its social function when it fulfils the fundamental demands of city development expressed in the municipal master plan...ensuring the fulfilment of citizens’ needs in regards to their quality of life, social justice and the development of economic activity...”¹⁰⁰

Here the social function of property is explicitly equated to the fulfilment of citizens’ needs, their quality of life and social justice, thus promoting the enactment of progressive legislation aimed at ensuring that urban land fulfils broad societal goals.¹⁰¹ Article 39 asserts that property (and by extension property rights) does not exist in isolation, but within a social context. Therefore, if ownership presents challenges for the common good, such ownership should be constrained or removed.

Brazil’s decentralisation policies attracted both praise and criticism. The ways in which some municipalities innovated service provision and governance was commended.¹⁰² On the other hand, disapproval was directed at the ambiguities and incompleteness of Brazilian-style Federalism, most notably the lack of central coordination on areas like fiscal and industrial policy.¹⁰³ Other criticisms concerned the way decentralisation enabled corruption among patrimonial elites and exacerbated regional inequalities.¹⁰⁴

⁹² Junior and Uzzo.

⁹³ Ibid.

⁹⁴ Rocco, R. “The Social Function of Urban Land in Brazil,” 2017.

⁹⁵ Rosenn, K. S. “Brazil’s Constitution of 1988 with Amendment through 2014,” Constitute Project. 2014.

⁹⁶ Ibid.

⁹⁷ Rosenn.

⁹⁸ Rocco.

⁹⁹ Carvalho, C. S., and Rossbach, A. “The City Statute of Brazil - A Commentary,” Sao Paulo: Cities Alliance and Ministry of Cities. 2010.

¹⁰⁰ Rocco.

¹⁰¹ Ibid.

¹⁰² Renowned cases included the municipalities of Curitiba and Porto Alegre.

¹⁰³ Rocco.

¹⁰⁴ Ibid.



Brazil's critical reform recognised the urban issue as central to national interest, promoted the right to the city for present and future generations, and enhanced the social function of property and the development of the city as a mechanism to overcome social inequalities. In reference to Namibia, the Brazilian case demonstrates the need for different sectors to collaborate to realise the ideal of urban land reform.

Info Box 3

Case Study 2: Singapore

In Singapore, the housing question has been solved through a large scale, public housing initiative, managed by the Housing and Development Board (HDB).¹⁰⁵ The majority of the residential housing developments in Singapore are publicly developed and governed. The flats are located in housing estates, which are self-contained satellite towns with schools, supermarkets, clinics, hawker centres, and sports and recreational facilities.¹⁰⁶

The HDB was established in 1960, taking over from a city planning agency that had been created by British colonialists.¹⁰⁷ Three years after its formation, the HDB had built over 31 000 flats, providing decent housing and shelter for the poor. In 1964, the Home Ownership for the People Scheme was introduced by the government to provide citizens with a tangible asset.¹⁰⁸ The move towards home ownership arguably improved the country's economic, social, and political stability. In 1968, to assist more people in becoming homeowners, the government created the Central Provident Fund (CPF) a compulsory national savings scheme to which employers and most working age citizens must contribute.^{109,110}

The purchase of flats built by the HDB can be financially aided by the Central Provident Fund (CPF), and the money from the Fund can be used to cover down payments and monthly mortgage loan instalments. Owing to shifting demands over the years, the HDB has diversified the flat types and layouts it provides, creating more up-market public housing developments to cater to different housing needs and different budgets. Additionally, the housing developments are periodically subject to renewal and upgrading programmes, which add new features and improvements to older estates and towns to ensure their vitality.¹¹¹

In many ways the system is a success. Singapore has successfully tackled the housing crisis and has virtually no homelessness. Moreover, one of the secondary effects of this is that Singapore has no conventional tax-funded scheme since most citizens will own apartments by the time they retire, in addition to any savings they have accrued over the years.¹¹²

¹⁰⁵ The Economist, "The High Life: Why 80% of Singaporeans live in government-built flats," June 6, 2017.

¹⁰⁶ Housing and Development Board, "Public Housing – A Singapore Icon," 2018. <http://www.hdb.gov.sg/cs/infoweb/about-us/our-role/public-housing--a-singapore-icon>

¹⁰⁷ The Economist.

¹⁰⁸ Housing and Development Board.

¹⁰⁹ The Economist.

¹¹⁰ Matthaai and Mandimika, 9.

¹¹¹ Ibid.

¹¹² Ibid.



Chapter 5: Namibia's Current Housing Situation

National Responses to Housing Needs

Recognising the urgent need of a majority of Namibian for access to adequate housing at independence, government made housing a national development priority. The National Housing Policy was adopted in 1991 and reviewed in 2009. Vision 2030 states that Namibians should have access to adequate housing, water and sanitation facilities. Securing this target would require the surmounting of an estimated backlog of 80,000 houses by constructing 3,000 per annum.¹¹³ The most recent official estimate of Namibia's housing backlog from the National Development Plan 4 (NDP4) review is put at 300,000.¹¹⁴ Over the years various housing initiatives have been set up in the country to meet the urgent and increasing demand for adequate living space. Thus for example government established the Build Together programme in 1992 which provides cheap loans to low-income households. Civil Society, often with the assistance of donors and government, has also spawned a number of Non-Governmental Organisations (NGOs) and projects with the objective of providing affordable and decent housing for poor communities. Examples include the Clay House project and the probably best known local housing NGO – the Shack Dwellers Federation of Namibia (SDFN).¹¹⁵ Finally, private sector entities have sought to address housing needs in Namibia from a Corporate Social Responsibility (CSR) perspective as well as to tap into a mostly underserved low-income property market for profit. In particular Banks such as First National Bank (FNB)¹¹⁶ and Standard Bank have provided financial support respectively to NGO and State-Owned Enterprise (SOE) partners for housing projects.¹¹⁷

Namibia's current administration has set aside some funds for the servicing of land in specific urban areas. In addition the HPP contains strategies to address national urban land, housing and sanitation shortcomings.¹¹⁸

Types of Dwellings

While the country's efforts with policies and initiatives on housing are certainly commendable, they have not been able to cope with the extensive demand for housing in Namibia that has only intensified since independence. Indeed, prices of properties have escalated over the past years to such an extent that even citizens in the middle income bracket are concerned about housing affordability. Moreover, it is regularly emphasised that a significant majority of citizens simply do not have the financial means and security to purchase urban freehold land or property.

The inability of many Namibians to secure adequate and decent housing especially in urban areas can be ascertained from national statistics (See Table 2). A number of regular statistical assessments including the Namibia Labour Force Survey (LFS), the Namibia Population and Housing Census (NPHC) and the Namibian Household and Income Expenditure Survey (NHIES) record data on types of dwelling and tenure from respondents. These statistics show that 'improvised housing' – essentially shacks, make up a sizable housing type for a considerable number of households in the country. Both the 2008 LFS¹¹⁹ and the 2011 NPHC state that around 16 percent of all households live in shacks.¹²⁰ However, the latest data on the types of houses Namibians occupy comes from the recently released Namibia Inter-censal Demographic Survey (NIDS) from 2016. The NIDS indicates that as of 2016 26.6 percent of households in the country reside in shacks. This is a highly disconcerting statistic since it demonstrates not only that more than a quarter of households in the country live in shacks, but that this substandard dwelling type has proliferated substantially – increasing by over 10 percentage points in a period of just five years. Overall, shacks accounted for slightly less than 40 percent of dwellings for all households in an urban setting

¹¹³ Hancox, Tony and Mukonda, Ricardo, "Human Dignity and Democracy," in *Unfinished Business: Democracy in Namibia*, Sims, M. Bryan and Koep, Monica (Eds.). Idasa. 2012. 137.

¹¹⁴ GRN, "NDP4 Terminal Report 2012/13 – 2016/17," October 2017, 22.

¹¹⁵ Sweeny-Bindels, Els, 17, 20-1.

¹¹⁶ Interview with Mr Kalili, Namene, FNB. Windhoek, August 14, 2017.

¹¹⁷ Sweeny-Bindels, Els, 18.

¹¹⁸ GRN, "Harambee Prosperity Plan 2016/17 – 2019/20," 41.

¹¹⁹ GRN, "Namibia Labour Force Survey 2008," March 2010. 25.

¹²⁰ NSA, "Namibia 2011 Population and Housing Census: Main Report," n. d. 71.



in Namibian classify dwelling units as follows: detached house, semi-detached house, apartment/flat, guest flat, part commercial/industrial, mobile home, single quarters, traditional dwelling and improvised dwelling. Strictly speaking it is difficult to make exact judgments on the living quality afforded by different housing types apart from the obvious poor housing quality that shacks offer. Single quarters' accommodation constitute cheap, overcrowded sub-standard housing which were built during the apartheid era to house migrant labourers.¹²⁸ The category of mobile home includes caravans and tents which are intended for temporary residency. Overall informants spoken to as part of the research for this report noted that 'mortar and brick or block' buildings are considered adequate as standard housing in the Namibian context. Such housing units are captured in the categories of: detached house, semi-detached, apartment/flat and guest flat. Such houses are considered to be permanent structures as opposed to shacks and mobile homes that can quickly be broken down and erected someplace else. In an urban setting such houses are considered formal housing since such dwellings are primarily constructed on serviced land and owners hold legal tenure rights to occupy the property. Clearly a sturdy structure, access to piped water, electricity and legal tenure security affords quality living for residents in formal urban housing.

Namibia has made some progress since independence towards providing these types of quality housing made from mortar and brick. Thus for example data from national statistics indicates that the number of households in the country living in a detached house, semi-detached, apartment / flat and guest flat increased from around 37 percent in 2008¹²⁹ to over 43 percent in 2011¹³⁰ (See Table 3). However, this figure drops back again to 37 percent in 2016¹³¹. In a recently published, detailed analysis on informal housing in Namibia Dr. Beat Weber and Dr. John Mendelsohn note that formal housing in urban areas grew by 4.4 percent between 2001 and 2011; conversely over the same period the number of urban shacks increased by around 10 percent.

Table 3 - Namibia: Type of Adequate Dwelling by percentage of total Households

Source	LFS 2008	NPHC 2011	NIDS 2016*
Guest Flat	0.1	0.8	6.1
Apartment / Flat	3.2	4.8	
Semi-detached / Town House	7.6	7.7	30.6
Detached House	25.9	30.1	
Total	36.8	43.4	36.7

* Note: The NIDS 2016 combines some types of dwellings and excludes others

Furthermore, they calculate that "Namibia will have over half a million urban shacks" by 2030 in which roughly two million people will live.¹³² The two authors' findings that growth of informal housing is outpacing formal houses are substantiated by statistical comparisons from the recent NIDS which states that nationwide "there was a decline in the detached/semi-detached and an increase in the improvised housing units" from 2011 to 2016.¹³³

The access to adequate housing in Namibia is by most measures an acute challenge in settlements, towns and cities, yet shacks are predominantly an urban problem. This is not to say that housing shortages do not affect rural areas as well but the greatest need for better housing stems arguably from urban settlements. The mushrooming of informal settlements in Namibia is one of the most visible and serious consequences of inadequate housing.

¹²⁸ LAC, "A Place We Want To Call Our Own: A study on land tenure policy and securing housing rights in Namibia," 2.

¹²⁹ GRN, "Namibia Labour Force Survey 2008," 32.

¹³⁰ NSA, "Namibia 2011 Population and Housing Census: Main Report," 71.

¹³¹ NSA, "Namibia Inter-censal Demographic Survey: 2016 Report," 101.

¹³² Weber, Beat and Mendelsohn, John, "Informal Settlements in Namibia: their nature and growth," Development Workshop Namibia. 2017. 18.

¹³³ NSA, "Namibia Inter-censal Demographic Survey: 2016 Report," 102.



Housing Backlog

In terms of quantifying the total housing need of Namibians a number of estimates have been made public over previous years. The most prominent figure often cited in the literature estimates that the backlog in housing stood at around 80,000 houses. This estimate comes from Vision 2030 published in 2004 by the government as the nation's primary guiding development strategy. It is notable however, that the document makes no mention of how this figure was calculated.¹³⁴ Conversely, the National Housing Policy revised document from 2009 presents more sophisticated estimates based on the age make-up of the population. Accordingly the policy foresees an upper limit demand for around 311,000 houses by 2030.¹³⁵ The latest available estimate from October 2013 places the then-current housing backlog at 100,000 units increasing at a yearly rate of 3,700 houses. This estimate stems from the summary of the government's blueprint for the MHI¹³⁶ launched by former President Pohamba in 2013. However, like Vision 2030 no information is provided on how these estimates were calculated. This estimate and annual demand increase then projects that the total housing needs by citizens would reach 162,900 houses by 2030. Oddly enough the initiative aimed to construct 185,000 houses by 2031 in excess of the estimated need.¹³⁷

It is highly certain that need for decent housing has surpassed the 80,000 mark as stated in Vision 2030, an assessment that is also shared by other observers.¹³⁸ Furthermore, it is probable that the backlog estimate of 100,000 houses is also conservative. Indeed a newspaper report stated that the waiting list for the National Housing Enterprise (NHE) alone stood at just over 87,000¹³⁹ this figure was confirmed by NHE.¹⁴⁰ In addition Namibia's population is growing at a fair pace of 1.4 percent per annum according to the latest Census data from 2011.¹⁴¹ Finally, it needs to be taken into account that the average household size has dropped slightly but continuously since independence. From 1991 to 2016 the average household size in the country dropped from 5.2 to 3.9 which further amplifies the demand for housing.^{142,143}

It is thus probable that the need for housing units in Namibia far exceeds past conservative projections and that higher estimates, such as in the housing policy are likely more realistic.

The Housing Market & Finance

Ideally a well-functioning housing market should be able to provide adequate and affordably-priced residential units for most income groups and demand and supply should be fairly evenly balanced. However, the housing market in Namibia has become more and more susceptible to factors that it can be argued severely skew the market which results in fewer houses, houses that don't match needs, and escalating land and house prices. Most observers and housing experts are of the opinion that this market failure is caused primarily by the limited availability of serviced land – thus severely constraining the ability of developers and others to construct houses. According to mostly private sector informants - this situation is further aggravated by among others the high costs of construction materials, labour, high land surveying and bulk servicing costs and inadequate finance options.¹⁴⁴ Contrary to this assertion the MGI report states that:

“In many places, residential housing is built in the same ways it was 50 years ago. By using value engineering and an industrial approach to home building (standardizing design elements and using prefabricated component

¹³⁴ GRN, "Vision 2030: Policy framework for long-term national development," 2004. 106.

¹³⁵ GRN, "Namibia National Housing Policy," revised edition July 2009. 6.

¹³⁶ GRN, "Summary of Blueprint on Mass Housing Development Initiative in Namibia," October 2013. 3.

¹³⁷ *Ibid.*, 7.

¹³⁸ Mwilima, Ntwala, Fillipus, Helvi and Fleermuys, Floris, "Evaluating the Namibian Housing Market: Opportunities and Constraints," in *Housing in Namibia: Has the situation changed 21 years after Independence?* 13th Annual Symposium, Bank of Namibia. 2011. 15.

¹³⁹ de Klerk, Eveline, "Erongo gets 2,689 NHE houses in 24 years," *New Era*, November 1, 2017. .

¹⁴⁰ Telephonic interview with Mr Libongani, Eric, November 13, 2017.

¹⁴¹ NSA, "Namibia 2011 Population and Housing Census Main Report," 37..

¹⁴² *Ibid.*, 63.

¹⁴³ NSA, "Namibia Inter-censal Demographic Survey: 2016 Report," 89.

¹⁴⁴ Sweeny-Bindels, Els, 8.



manufactured off-site, for example), and by adopting efficient procurement methods and other process improvements, project delivery costs can be reduced by about 30 percent and completion schedules can be shortened by about 40 percent.”¹⁴⁵

In addition the current market situation leaves ample room for speculative, oligopolistic and corrupt practices to maximise profits for various entities and individuals engaged in the housing market. For example, there is a broad perception in Namibia that developers and real estate agents take advantage of the limited housing supply and high demand situation to inflate prices.¹⁴⁶ In turn some Local Authorities (LAs) have been accused of seeking excessive profit from urban land sales by auctioning off limited town lands. It has been noted that the sales price during such transactions can “increase as much as four-fold” based on the servicing cost per m².¹⁴⁷ Auctioning scarce town land to the highest bidder drives up the price of land and thus severely limits the ability of first-time buyers and low-income households to access land with their limited financial means. LAs have defended these procedures noting that profits from land sales are required to cover land-servicing costs and are used to fund other capital projects as well as to subsidise municipal services to low-income households.¹⁴⁸ Some Industry observers, including Namene Kalili from FNB and architect Nina Maritz, have questioned the sensibility of LAs, and particular the City of Windhoek (CoW), in pursuing processes and regulations that arguably add considerable costs to the construction of buildings. Both argued that LAs should look towards covering their expenses through rates and taxes^{149,150} an opinion that is also shared by Nico Badenhorst, President of the Construction Industry Federation (CIF).¹⁵¹

A recent example of financial mismanagement and alleged corrupt practices severely impacting a housing scheme concerns the ambitious MHI. Launched in 2013 and implemented by the NHE the project aimed to build affordable houses on an unprecedented scale. However, the project quickly became mired in financial and implementation difficulties as well as accusations pertaining to tender irregularities. Central government consequently suspended the initiative in the middle of 2015.¹⁵²

From an international perspective the construction industries and the real estate sectors are held to be highly susceptible to corrupt practices.¹⁵³ In practice it is challenging to make clear statements on the depth and breadth of fraudulent activities within the Namibian housing industry. Undoubtedly, such incidents do occur. However, many of these irregularities while definitely unethical and in opposition to an equitable, well-functioning housing market are not necessarily illegal. Similarly some actions regarding questionable land sales involving LAs could be attributed to inefficiency and incompetence at this level of government.

While government has made the provision of adequate housing a national priority, this is not necessarily reflected in the state's budget over the years. Thus for example in 2012 government's expenditure on housing made up a mere 0.3 percent.¹⁵⁴ In a detailed analysis of the more recent 2016/17 government budget as well as the Medium-Term Expenditure Framework (MTEF), Brown states that the relatively minor allocations towards housing neither reflect the scale of the problem the country faces in this regard, nor its often-claimed priority status. In the 2016/17 financial period funds are allocated towards on-going projects to service land in municipal areas. In addition small as well as comparable larger subsidies were made to LAs and regions but it is unclear for what purpose. Finally, almost N\$ 1,2 billion are set to be allocated over the MTEF to the Habitat, Research and Development Centre (HRDC) but this appears to be primarily meant to cover operational

¹⁴⁵ MGI, 75.

¹⁴⁶ Mwilima, Phillipus, and Fleermuys, 27.

¹⁴⁷ Ibid.

¹⁴⁸ Ibid., 25 & 27..

¹⁴⁹ Interview with Mr Kalili, Namene, FNB. Windhoek, August 14, 2017.

¹⁵⁰ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017..

¹⁵¹ Interview with Mr Badenhorst, Nico, CIF, Windhoek, September 15, 2017.

¹⁵² Immanuel, Shinovene, “Pohamba's dream suspended,” The Namibian, June 4, 2015.

¹⁵³ Taipale, Kaarin, “Challenges and way forward in the urban sector,” UN-DESA. n. d. 32.

¹⁵⁴ Hancox and Mukonda, 137.



costs.¹⁵⁵ Of note is that the MTEF contains a number of large development projects focused on service infrastructure in selected LAs. These include the “Upgrading and development of Informal Settlements & Low Income Townships in Windhoek” for 842 million and Construction of Service Infrastructure in Oshakati” for just over 500 million.¹⁵⁶ In his overall assessment of housing finance Brown is of the opinion that government is doing too little in addressing the “critical bottleneck” – the provision of serviced land. He finds that the current approach and funding priorities will not lead to the normalisation of the market and stabilisation of housing prices.¹⁵⁷

Financial provision for housing from the private sector is oftentimes limited to the high and middle-income sectors. This is mainly due to three factors: firstly, around 70 percent of Namibia’s population cannot access traditional, collateralised home loan facilities since they do not have a title deed to the land they live on either because it is communal land in a rural setting or the land is situated in an urban informal settlement.¹⁵⁸ Secondly, most citizens even if gainfully employed simply do not have the financial means to enter the formal property market. Average housing prices even for small properties far exceed affordable costs for most Namibians.¹⁵⁹ Thirdly, lower-income groups have very few or no housing options and the supply of genuinely affordable low-cost houses is extremely limited. Weber is of the opinion that there is no product in the formal market that satisfies the demands of low-income urban residents, essentially forcing these citizens to live in shacks.¹⁶⁰

This assessment is reflected in national statistics whereby respondents are asked under which type of tenure they occupy their respective dwelling. Available evidence suggests that few households in Namibia are able to access and afford house loans. Thus the 2011 census indicates that only 14.2 percent of households in the country occupy their houses as owners with a mortgage.¹⁶¹ Moreover this figure decreased to just over 12 percent in 2016.¹⁶² This decrease is even more pronounced in urban areas where owner-occupied households with mortgages dropped from 23 percent in 2011¹⁶³ to 18.5 percent in 2016.¹⁶⁴

Dr Weber’s opinion regarding the severe lack of low-income housing options is reflected to a great degree by a range of respondents interviewed during the course of this research. The total expense of a small low-cost house with a size of around 35m² was roughly estimated at around N\$280,000 to N\$300,000 on average. A representative from the Shack Dwellers Federation of Namibia (SDFN), Edith Mbanga, stated categorically that housing build by the construction industry, including those under public schemes and subsidised by the government, were simply far beyond the means of most community members of informal settlements. She noted that loans provided by SDFN through saving schemes to members for land servicing and housing where feasible up to around N\$ 40,000.¹⁶⁵ It should be noted that the cost of an average small house mentioned above, constitutes only a rough estimate as house prices can vary considerably across the nation depending on land costs, location and so forth.

Pertaining to the finance sector, Kalili states that banks have sought to design financial products that cater more to the needs of lower-income groups, for whom a standard housing loan is not feasible. Moreover he does acknowledge that bank staff often fail to advise low-income earners on appropriate financial products. In this regard much more needs to be done to educate both bank employees as well as customers. That lack of knowledge around housing finance among many

¹⁵⁵ Brown, “Fiscal Sustainability and Growth: A difficult balancing act,” 17.

¹⁵⁶ Brown, “The National Budget 2017-18: Prioritising personnel,” 16-7.

¹⁵⁷ Brown, “Fiscal Sustainability and Growth: A difficult balancing act,” 17.

¹⁵⁸ Mwilima, Phillipus, and Fleermuys, 16.

¹⁵⁹ Van Wyk, Dylan, “Housing and Sustainable Urban Development in Namibia,” in SDG Booklet 2016. November 25, 2016.

¹⁶⁰ Interview with Dr Weber, Beat, DWN, Windhoek, August 14, 2017.

¹⁶¹ NSA, “Namibia 2011 Population and Housing Census: Main Report,” 72.

¹⁶² NSA, “Namibia Inter-censal Demographic Survey: 2016 Report,” 103.

¹⁶³ NSA, “Namibia 2011 Population and Housing Census: Main Report,” 72.

¹⁶⁴ NSA, “Namibia Inter-censal Demographic Survey: 2016 Report,” 103.

¹⁶⁵ Interview with Ms Mbanga, Edith, SDFN, Windhoek, August 22, 2017.

citizens is a barrier to accessing mortgages is also suggested by Sweeney-Bindels.¹⁶⁶ However, Kalili emphasises that the severe lack of suitable housing supply remains the chief obstacle to addressing the issue.¹⁶⁷

The private sector is involved with and has initiated various projects in support of affordable housing developments. FNB for example is currently providing finance at cost for the servicing of land in Walvis Bay and Swakopmund, enabling the respective municipalities to provide serviced land to residents at a lower cost than the norm.¹⁶⁸ While Ohorongo Cement and the Pupkewitz Foundation donated funds to the SDFN for the construction of member's houses in four towns including Otavi and Omaruru.¹⁶⁹

It is undoubtedly true that the poor economic conditions have negatively impacted housing delivery both from government initiatives and private developments. In September a NHE official stated that the organisation had not conducted a housing construction project since August 2015 and that the organisation's new mandate restricted it to the allocation of houses.¹⁷⁰ Latest data from the FNB Namibia Housing Index, which collects and publishes information on house sale volumes and prices, indicates that the demand for housing decreased considerably in the year leading up to June 2017. While the average growth in house prices slowed down markedly as well, fewer people were able to afford to take out a mortgage due to the economic downturn. Thus from July 2016 to June 2017 average house prices increased only 6.4 percent when compared to the same period two years ago which saw an increase of 11.6 percent. Indeed, it has been stated that due to the current slow sales of properties, with houses remaining on the market an average of 24 weeks the "residential property market has shifted from a sellers' to a buyers' market."¹⁷¹ This assertion however, needs to be seen in the context of the formal Namibian housing market. While increases of housing prices have slowed the average cost of a house on the market is still far beyond the means of most citizens. It is also worth noting that FNB Namibia's Housing Index has its limitations. Thus for example it only captures formally registered housing bonds and excludes bonds that are worth less than N\$ 300,000.¹⁷²

Given the recent housing price increase slowdown detailed above, the long-term trend of residential property on the formal market is a sobering demonstration of the rapidly increasing costs of housing across the nation. The FNB Namibia Housing Index also tracks the percentage change of the average house price over a five-year period. The index records average house price changes both in specific towns and for the country as a whole. Currently the index collates information from 28 cities and towns nationwide. Data made public from the index in April 2017 indicates that overall the average house price in the country has increased by around 52 percent over a five-year period. This price escalation can be illustrated as follow: in April 2012 the average house was priced at N\$ 815,000; by April 2017 this price had risen to N\$ 1,242,000. Of the 28 cities and towns monitored by the index only four saw a decrease in the average house price over the analysed five years. Moreover, three urban locations saw a staggering price rise of over 100 percent – Walvis Bay with 110 percent, Mariental with 172 percent and Usakos with 205 percent.¹⁷³ To a certain extent the high average house price in the country also substantiates the assertion that there is a dearth of housing units particularly for lower income segments and that the formal market caters more for middle and high-income segments of Namibia's society. Finally, the average house price as calculated by the Bank's housing index stands in extreme contrast with the modest loan amounts provided by SDFN and the estimated construction costs of a small low-income house.

¹⁶⁶ Sweeney-Bindels, Els, 26.

¹⁶⁷ Interview with Mr Kalili, Namene, FNB. Windhoek, August 14, 2017.

¹⁶⁸ Ibid.

¹⁶⁹ Interview with Ms Mbanga, Edith, SDFN, Windhoek, August 22, 2017..

¹⁷⁰ Sasman, Catherine, "NHE fails to build houses," Namibian Sun. September 13, 2017.

¹⁷¹ FNB Namibia, "Annual house price growth decelerates," The Namibian. November 3, 2017. 17.

¹⁷² Interview with Mr Kalili, Namene, FNB. Windhoek, August 14, 2017.

¹⁷³ Nambashu, Josephat, "FNB Residential Property Monthly," FNB Namibia. April 2017. n. p.



The Key Stakeholders in the Housing Sector

Housing is a subject that affects the whole of society and involves economic, social and political considerations. As is to be expected from such an important issue, there are a wide number of stakeholders engaged in the housing sector. Their respective roles, resources, capacities, approaches and interactions shape much of the housing sector. Thus a brief sketch of the stakeholders and their approaches is crucial for gaining a better understanding of housing and its challenges.

The stakeholders can roughly be divided into the central government, regional and local authorities, private sector and civil society. While Regional Authorities have some bearing on housing policy this study will primarily focus on local authorities such as municipalities and town councils.

Arguably the most prominent stakeholder in the housing sector is the government. Currently as in the past, government emphasises the importance as well as its commitment of fostering a coordinated and cooperative approach between stakeholders to address housing shortfalls in the country. This intention is captured in a number of government policies and documents including in the 2009 revised National Housing Policy. The government's more recent Mass Housing blueprint states that:

“Government efforts will be complimented [sic] by private sector and community-based housing development efforts and shall constitute a partnership network between public and private sector role players.”¹⁷⁴

However, government policy has consistently stated that national government institutions including local authorities and the NHE will spearhead the provision of housing and serviced land in Namibia. Other non-government stakeholders are accorded more limited roles such as the provision of finance and housing for the middle to upper-income market by the private sector and civil society-initiated community housing projects.¹⁷⁵ Much of government efforts focus on the provision of housing and the promotion of home ownership. Public housing initiatives are primarily intended for people with some form of regular income.¹⁷⁶

With the advent of Hage Geingob's presidency the administration has placed more emphasis on engaging pro-actively with the private sector to drive the country's development. Specifically, the HPP envisions a contribution from the private sector towards infrastructure development including finance through Public Private Partnership (PPP) arrangements. The plan also specifies goals and strategies to be achieved among many others both of the servicing of land as well as the provision of housing. Nevertheless, mention is made only of a few tangible areas of cooperation between GRN and industry which pertain to businesses assisting employees with obtaining housing and banks donating funds to community-led, low-cost housing initiatives. Thus, of the combined five strategies put forth in the HPP to address land delivery and housing only one specifically outlines a private sector contribution.¹⁷⁷

The central government in the HPP also saddles LAs – which are a stakeholder in their own right – with the task of speeding up the servicing of land and the allocation of as yet un-serviced land to beneficiaries who will undertake the servicing at their own costs. According to the plan, the former strategy will be subsidised by government but only for selected municipalities.¹⁷⁸ However, little information on the details and progress of the strategies mentioned in the HPP are known. According to media report some municipalities where engaging in PPP arrangements with private businesses for housing purposes including Walvis Bay and Mariental.^{179,180}

¹⁷⁴ GRN, “Summary of Blueprint on Mass Housing Development Initiative in Namibia,” 6.

¹⁷⁵ GRN, “Namibia National Housing Policy,” 5.

¹⁷⁶ Sweeny-Bindels, Els, 26 & 28..

¹⁷⁷ GRN, “Harambee Prosperity Plan 2016/17 – 2019/20,” 41 – 2.

¹⁷⁸ Ibid.

¹⁷⁹ Finck, Otis, “President hands over homes,” Namibian Sun. October 30, 2017. .

¹⁸⁰ Khobetsi, Lorato, “Development of new extension at Mariental,” The Namibian. November 21, 2017. .

Caution needs to be taken when characterising the role of the private sector with regards to housing in the country due to the many diverse businesses and interests. Overall representatives from the private sector consulted for this project emphasise that businesses are well aware of the housing challenges in the country and are willing and able to contribute extensively to addressing housing needs. However, many informants felt that central government and especially LAs were oftentimes not engaging with the private sector or even responding to possible housing and finance solutions put forward by various companies and banks. Only a small number of LAs were generally perceived as proactively engaging business and other stakeholders to address housing and land in their respective localities. Municipalities mentioned in this regard included Walvis Bay, Swakopmund,¹⁸¹ Oshakati and Otjiwarongo.¹⁸² Respondents from the private sector did state that industry representatives, banks as well as individual businesses had at times engaged or been approached by respective LAs and central government regarding housing issues. However, to their knowledge there is no formal discussion forum in place for stakeholders in the housing sector. Kalili noted that there is a ministerial housing advisory committee in existence which, however, in his view was hardly active or involved in any initiatives.¹⁸³ Overall respondents felt that the private sector would be able to meet housing needs in the country much better if a more enabling environment could be provided by central government and LAs.

Since 2016 the construction industry has been under extreme pressure primarily due to the current poor economic situation. The industry has been particularly hit due to the suspension as well as outright cancellation of large GRN construction projects. In May this year the CIF noted that many of its members had to retrench workers, scale back operations or had even been forced to close. The federation stated further that at least 30 percent of the total construction industry's workforce had been retrenched over a seven month period up to and including March 2017.¹⁸⁴ It can therefore be assumed that the construction industry has lost capacity and experience in recent times. Kalili and Badenhorst have also pointed out that, in their opinion the industry has at times been negatively affected by sub-standard work by 'non-bona fide contractors specifically during the initial MIH phase.^{185,186} Separately, Maritz lamented that too little effort was undertaken by the industry's professionals to explore and source more environmentally sustainable building materials and methods and to promote these to their clients including government.¹⁸⁷

LAs are government institutions that administer and manage villages, towns and cities. Depending on the type of settlement, respective LAs have more limited or extensive mandates. All authorities are however expected to provide and manage basic services to residents, crucial for the operation of an urban settlement. These include the provision of water and sanitation, refuse removal, construction and maintenance of streets and public places as well as the provision of electricity.¹⁸⁸ LAs are the government entity which is at the forefront of the urbanisation phenomenon and the housing crisis; therefore, their strategies and actions are critical in addressing the issue of informal settlements and the provision of adequate land and housing. Thus LAs are a key stakeholder with regards to housing in Namibia. It is therefore perhaps indicative of the crisis that LAs are also the most disparaged stakeholder with regards to urban land and housing. Many informants from the private sector and civil society have criticised LAs at length, pointing at limited land provision, cumbersome planning and building procedures, excessive standards and lack of vision. The central government has at times clashed with individual LAs alleging poor service delivery, corruption and financial and operational mismanagement at the hands of the authorities. In contrast, Regional Councils and LAs have lamented the slow pace of decentralisation and limited support by central government.¹⁸⁹

¹⁸¹ Interview with Mr Kalili, Namene, FNB, Windhoek, August 14, 2017.

¹⁸² Interview with Mr Badenhorst, Nico, CIF, Windhoek, September 15, 2017.

¹⁸³ Interview with Mr Kalili, Namene, FNB, Windhoek, August 14, 2017.

¹⁸⁴ Nakashole, Ndama, "Construction industry on its knees," *The Namibian*. May 19, 2017. .

¹⁸⁵ Interview with Mr Kalili, Namene, FNB, Windhoek, August 14, 2017.

¹⁸⁶ Interview with Mr Badenhorst, Nico, CIF, Windhoek, September 15, 2017.

¹⁸⁷ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, May 23, 2016.

¹⁸⁸ GRN, "Government Gazette: Local Authorities Act 1992," No. 470, August 31, 1992. 55.

¹⁸⁹ See for example: Tjirera, Ellison and Haimbodi, Malakia, "Governance Challenges at Regional and Local Level: Insights from Hardap, Kavango and Omaheke," *Anti-Corruption Research Programme, Institute for Public Policy Research*, September 2012.



Representatives from the three municipalities interviewed during the projects course all acknowledge that LAs struggled considerably to meet their mandates as outlined in the Local Authorities Act of 1992. At the same time all informants from municipalities highlighted the multiple challenges that they had to cope with, particularly emphasising a lack of funds and capacity. Interviewees from the CoW and the Walvis Bay municipality noted that other stakeholders were oftentimes quick to apportion blame for the housing malaise to LAs while ignoring the many constraints they faced. They further stated that financing and the provision of housing was not LAs' direct mandate and that central government and private developers often disregarded municipality advice and local conditions when developing housing initiatives. Both authorities also noted that initiatives and town plans were sometimes affected by political interference which could lead to unintended and negative results.^{190,191} The informant from Otjiwarongo cautioned that infrastructure developments were not necessarily always welcomed by all residents.¹⁹² All informants also highlighted the need for more tangible support and cooperation from central government and other stakeholders. Related to this, some informants from civil society and the private sector did acknowledge that LAs faced many challenges and lacked crucial capacities.^{193,194}

Respondents from the three municipalities stated that their respective authority pursued a number of strategies to try and address housing needs by residents. Primarily the municipalities concentrate their efforts on the planning and establishment of new townships, servicing of town lands, and formalisation of existing informal settlements. In addition the three authorities engaged or explored various initiatives, often in conjuncture with other stakeholders, to address land and housing shortfalls. For example, all three municipalities have provided land to the Shack Dwellers Federation of Namibia (SDFN), while both Otjiwarongo and Walvis Bay have MHI developments conducted under central government administration.^{195,196} Respondents also noted that national regulations obliged LAs to conduct building inspections and ensure that houses and infrastructure complied with established building and town planning standards. As mentioned previously, some LAs in Namibia have established PPPs with private developers and banks to service land and construct housing. The municipality of Otjiwarongo is currently involved in a PPP arrangement with the government and private developers to provide serviced infrastructure and low-cost housing in extensions Heroes Park and Freedom Park.¹⁹⁷ Overall it seems that the authorities seldom engaged directly in housing developments or finance of such and did not see this as part of their core responsibilities.

The final key stakeholder for discussion is civil society which in the case of the housing sector is nationally represented by a small number of NGOs specifically focusing on the topic of housing. This study was only able to identify a small number of nationally active civil society organisations, namely SDFN, the Namibia Housing Action Group (NHAG) and DWN, the latter being a fairly new organisation in Namibia. Furthermore, there are a few other Namibian non-profit organisations that are engaged on issues around housing. Thus for example the Legal Assistance centre (LAC) conducts research on rural and urban housing and land issues as well as occasionally providing people with legal support around urban land disputes.¹⁹⁸ In terms of activities, the SDFN is the only civil society organisation that could be identified which directly assists low-income communities in securing land, and constructing houses and service infrastructure. Essentially the SDFN is a "network of saving schemes" which grew out of a large number of smaller housing groups which existed just prior to independence.¹⁹⁹ Through negotiations with respective LAs the SDFN seeks to secure blocks of land at low cost for members' housing devel-

Shejavali, Nangula, "Decentralisation: Derailed or Delayed?" Election Watch, Briefing Paper No. 5, Institute for Public Policy Research, 2016.

¹⁹⁰ Interview with Mr Kakero, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.

¹⁹¹ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

¹⁹² Interview with Mr Slabbert, Naude, Otjiwarongo Municipality, Otjiwarongo, October 10, 2017.

¹⁹³ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

¹⁹⁴ Interview with Dr Weber, Beat, DWN, Windhoek, August 14, 2017.

¹⁹⁵ Ibid.

¹⁹⁶ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017..

¹⁹⁷ Interview with Mr Slabbert, Naude, Otjiwarongo Municipality, Otjiwarongo, October 10, 2017.

¹⁹⁸ Interview with Mr Odendaal, Willem, LAC, Windhoek, August 15, 2017.

¹⁹⁹ Weber, Beat and Mendelsohn, John, "Informal Settlements in Namibia: their nature and growth," Development Workshop Namibia. 2017. 39.

opments. Funds from the saving groups are primarily used to provide small loans to members to build houses. Houses and service infrastructure are constructed by members themselves, keeping costs low. SDFN is a highly community orientated organisation; the success of their projects relies upon the engagement, participation and contribution from community members.²⁰⁰

DWN is part of the international network of the Development Workshop organisation and focuses on improving the lives of disadvantaged communities with particular focus on settlements.²⁰¹ The DWN office in Namibia has to date focused mostly on research around urban informal settlements in Namibia as well as developing a programme aimed at securing low-cost land for people who cannot access the formal market.²⁰²

In many ways NGOs have limited powers and influence compared to other stakeholders. They have also far fewer resources than government or the private sector to conduct activities. Some respondents spoken to note that civil society organisations are seen as meddlesome or downright antagonistic by some LAs.²⁰³ A case in point of a strained relationship between an NGO and a LA is the SDFN's engagement with the CoW. The former has alleged that land development and provision is extremely slow under the municipality and that there is a severe lack of communication. Respondents from the city authority refute the allegations, further stating that the SDFN does not adhere to agreed-upon building standards and conditions. According to Mbanga from SDFN, little progress has been made in terms of members' housing provisions in Windhoek for decades.^{204,205}

However, most other informants, including respondents from Walvis Bay municipality, have a positive perception of the SDFN and praise the organisation – particularly for its community -based approach and for making housing available to disadvantage communities. It is noteworthy that the SDFN in cooperation with the NHAG is overall perceived as being successful in terms of low-cost land and housing provision especially considering its limited resources and powers.

²⁰⁰ Interview with Ms Mbanga, Edith, SDFN, Windhoek, August 22, 2017.

²⁰¹ <http://www.n-c-e.org/member/development-workshop-namibia>

²⁰² Interview with Dr Weber, Beat, DWN, Windhoek, August 14, 2017

²⁰³ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

²⁰⁴ Interview with Ms Mbanga, Edith, SDFN, Windhoek, August 22, 2017.

²⁰⁵ Interview with Mr Kakerero, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.



Chapter 6: Policy and Spatial Planning

Selected National Policies

The National Housing Policy

The current National Housing Policy has been formulated in 1991 and revised in 2009. The policy provides a fairly comprehensive and accurate assessment of the then current housing situation. This is followed by a range of strategies to improve the housing sector in the country. It can be stated that the policy highlights a range of issues that are still applicable today. The policy recommends among others that:

- The process of surveying, subdivision and proclamation of urban town land should be speeded up and take no longer than six months
- Mobilisation of domestic savings, including funds from the government pension fund to finance housing should be prioritised
- Ensuring that urban settlements and new housing initiatives are integrated with existing and future planned developments
- Ensuring that various housing options are put into place including rental accommodation, social housing and housing build by people themselves
- Improving institutional capacity and coordination within the housing sector²⁰⁶

The Harambee Prosperity Plan

Aspects of the HPP have already been discussed in Chapter 2 and 5. As mentioned the Plan constitutes an ambitious four-year blueprint by the Geingob Administration to implement a variety of important development initiatives to improve the social-economic circumstances of citizens. The plan's implementation period constitutes the financial years from 2016/17 to 2019/20.²⁰⁷

The plan contains a brief list of goals and strategies related to "Residential Land Delivery, Housing and Sanitation".²⁰⁸ Specifically the plan has the following goals regarding housing to be achieved within the four-year period:

- The construction of 20,000 new housing units
- Servicing of 26,000 residential erfens

These goals are to be realised by a mix of strategies including the large-scale servicing of town lands, the continuation of the MHI and the implementation of housing initiatives driven by the private sector.²⁰⁹ It should be noted that the MHI is not detailed but seems to be listed as an independent housing delivery strategy. However, the Mass Housing Development Programme as discussed recently by government representatives combines various programmes including PPP housing initiatives between individual LAs and developers, the BTP as well as NHE housing developments.²¹⁰ Housing initiatives are discussed in more detail under Chapter 7.

It should be noted that the HPPs' prioritisation of serviced land delivery can be seen as positive. Nevertheless, the housing and serviced erf targets are rather limited when considering the estimated national backlog figures.

²⁰⁶ Sweeney-Bindels, 10-1.

²⁰⁷ GRN, "Harambee Prosperity Plan 2016/17 – 2019/20," April 2016, 4 - 5.

²⁰⁸ Ibid., 41.

²⁰⁹ Ibid., 41-2.

²¹⁰ MURD, "National Assembly Response by Hon. Sophia Shaningwa, MP Minister MURD to Question posed by Hon. Asser G Mbai, MP," February 23, 2017. 3.

The Spatial Planning Concept

Globally, rapid urbanisation from rural to urban centres and across borders has resulted in the massive overburdening of existing infrastructure. Growth has and continues to outstrip and overwhelm the capacity of cities to manage land, resulting in the formation of illegal settlements.²¹¹ Consequently, 'informal' development has become a predominant feature of cities in the global south. The majority of the urban population typically inhabits informal spaces which are "segregated from the official, conventional or legal city."²¹² Here, urban laws and planning directives are generally not applied.

In the absence of planning, or in the presence of flawed and discriminatory planning, the inequalities between different sectors of society are reinforced, which can result in the violation of human, civil and social rights.²¹³ Planning therefore plays a central role in determining the quality of our environment and our prospects for socio-economic progression, as well as the overall well-being of communities and individuals alike. Planning assists in achieving a balance amongst different actors with competing interests and uses.

The thinking around spatial planning represents a renaissance in the conceptualisation of urban spaces and a shifting of the focus of urbanism from the west to the global south. The rapid transformation of cities in the global south has been paralleled by increasing ideological contestation of the parameters of urbanism, leading to new transformative approaches which incorporate the diversity of the geographies, histories, epistemologies and voices of twenty-first century urban formation. This significant reorientation of the discourse on urbanism is aimed at producing critical debate, policy and methods of implementation and measurement that acknowledge the full connotations of the shift.

Good spatial planning strategies must therefore promote inclusion through participatory approaches and consultative frameworks. In this way, urban planning comes to incorporate modern imaginations of justice, good governance, social development and sustainability.²¹⁴ Spatial planning can be defined as:

"A 20 – 30 year strategy that sets the strategic direction for a community to form the basis for the co-ordination of decision-making, infrastructure, services and investment. It is a means of aligning other council plans, as well as providing a visual illustration of the intended future location, form and mix of residential, rural and business areas, along with the critical transport and infrastructure required to service those areas and any relevant environmental constraints."²¹⁵

The definition above however is perhaps too generic. It is recommended to think of spatial planning as a concept that in a nutshell combines a range of national planning methods to achieve a holistic way of planning sustainable, inter-linked, socio-economic development of urban and rural areas, within a national framework. At a minimum, spatial planning can promote growth in a city or region. Ideally, spatial planning is multi-dimensional, and integrates various components for developing and enhancing a region or country. Spatial planning consolidates policies for development and use of land with policies and programmes which influence the nature of places and how they function.²¹⁶ In this way, spatial planning supports the sustainable development agenda by creating sustainable communities – an objective which requires the achievement of a range of economic, social and environmental objectives. Whereas sustainable development can be "a unifying, long-term concept, it is also too holistic and vague to be operational."²¹⁷ Spatial planning therefore moves away from the idealistic and vague holism of sustainable development, towards the formulation and implementation of progressive policy outcomes.²¹⁸

²¹¹ Harris.

²¹² Carvalho and Rossbach.

²¹³ Harris.

²¹⁴ Revi, A. "In S. Parnell, & S. Oldfield," in *The Routledge handbook on Cities of the Global South*. New York: Routledge. 2014.

²¹⁵ Boffa, Miskell, "Spatial Planning: Opportunities and Options for Metropolitan Wellington," Prepared for the Local Government Commission, May 6, 2016. 8.

²¹⁶ Ibid.

²¹⁷ Ibid., 9.

²¹⁸ Ibid.



The underlying value of spatial planning lies in its ability to produce a variety of benefits across sectors. Some of the primary benefits include:

Economic

- Providing more stability, certainty and confidence for investment through improved understanding of what types of investment are required, where and when.
- Identifying land in appropriate locations to meet the need for economic development.
- Ensuring that land for development is well-placed in relation to the transport network and the labour force.
- Identifying development that meets the needs of local communities.
- Promoting regeneration and renewal.
- Making decisions in a more efficient and consistent way.

Social

- Providing a common understanding of the needs of local communities in social policy development.
- Improving accessibility when considering the location of new developments.
- Supporting the provision of local facilities where they are lacking.
- Promoting the re-use of vacant and derelict land, particularly where it has a negative impact on quality of life and economic development potential.

Environmental

- Promoting regeneration and the appropriate use of land, buildings and infrastructure.
- Promoting more compact urban form.
- Conserving important environmental, historic and cultural resources.
- Addressing potential environmental risks and improving resilience.
- Protecting and enhancing areas for recreation and natural heritage.
- Promoting access to developments by all modes of transport.
- Encouraging energy efficiency in the layout and design of developments.

Transportation

- Involving all parties involved in the transportation planning for a region and getting cross-party agreement.
- Identifying the key priorities and timing for transportation investment and developments.
- Integrating the planning for all transport modes on a regional [and national] basis.

Spatial planning often includes an integrated national urbanisation policy which frames national development planning while guiding and facilitating a multi-sectoral and multi-stakeholder approach. Thus, spatial planning is directed at developing a national system of connected cities and settlements to enhance rural-urban linkages and advance growth and transformation on the basis of competitive advantage.²¹⁹

Namibia is currently experiencing a period of slow and gradual political opening, an important part of which is the politicisation of urban challenges, which are understood as part of an enfranchisement and democratisation process aimed at addressing deep-rooted structural problems. In light of this development concerns around spatial planning and tenure security, particularly as they relate to poverty reduction and economic development, are coming to the fore. Government has crafted new legislature designed to address these issues and ameliorate living conditions.

**Info Box 4***Likely Benefits from a comprehensive National Spatial Planning Framework:*

- **Visibility** – large-scale regional spatial planning exercises tend to be more visible, media attractive processes, than smaller scale growth planning processes.
- **Significance** – the scale and importance of regional spatial planning enhances its profile and impact within a region.
- **Participation** – regional and national spatial planning is likely to encourage greater participation and engagement, not only from the community generally but also from key stakeholders with an interest in leveraging the process.
- **Perception** – undertaking a collaborative exercise such as a spatial plan will enhance the perception of the region in its ability to work collectively and efficiently.
- **Confidence** – embedding major public investment and housing supply decisions within a spatial plan would help to improve investor confidence in the region and to incentivise and co-ordinate private sector investment.
- **Optimisation** – spatial planning recognises the cost and location of ‘sunken’ infrastructure and is pivotal to determining the optimal location of activities within a region.
- **Integration** – aligning local and central government growth and development aspirations within a regional spatial plan would help to facilitate more coherent and co-ordinated decision making around land use and infrastructure, including more integrated consideration of the effects of land use on such matters as surface/ground water quality and quantity, biodiversity and landscape.
- **Prioritisation** – regional and national spatial planning enables improved decision-making regarding the priority, location and funding of future major upgrades to physical infrastructure and network (e.g. road, rail, flood protection) and anticipated social infrastructure (e.g. schools, recreational facilities).
- **Place shaping** – spatial planning plays a central role in ‘place shaping’ and in the delivery of land use activities and associated infrastructure that are available ‘at the right time and in the right place.’
- **Efficiency** – spatial planning offers the opportunity for improved efficiencies and reduced duplication through focusing planning resources and efforts on integrating and coordinating land use activities at a regional versus individual district scale.
- **Complexity** – spatial planning at a regional and national scale enables complex land use consideration associated with such matters as transport infrastructure, flood protection and residential growth to be addressed in a more comprehensive and inclusive manner.

Source: Boffa Maskel Ltd, 2016²²⁰

The New Urban and Regional Planning Bill

The new Urban and Regional Planning Bill²²¹ is aimed at transforming the spatial planning sector by introducing a better planning system for the fast provision of affordable housing and well-planned urban areas.²²² To address the urban challenges Namibia is facing, and to expedite the delivery of land and adequate and affordable housing, the Bill was drafted to update the existing legal framework, spatial guidelines and planning practice in Namibia.²²³ Specifically, the Bill will institute the management and utilisation of urban land based on a spatial planning concept. The principals underlying Namibia’s spatial planning aims focus particularly on introducing more equitable access to land and land ownership, environmental protection as well as transparency and public-participation in the spatial planning process.²²⁴

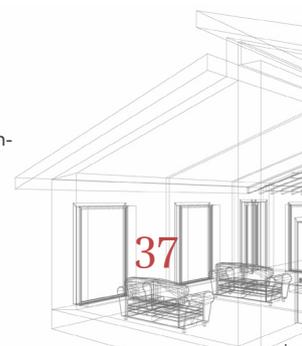
²²⁰ Ibid., 9 – 11.

²²¹ MURD, “The Urban and Regional Planning Bill,” Bill 13 of 2017. Tabled in the National Assembly, November 7, 2017.

²²² MURD, “Motivational Statement on the Introduction of the Urban and Regional Planning Bill 2017,” Shaningwa, Sophia. National Assembly, November 7, 2017. 4.

²²³ Ibid., 4.

²²⁴ MURD, “Explanatory Memorandum on the Urban and Regional Planning Plan, 2017,” Shaningwa, Sophia, National Assembly, November 7, 2017. 5.



The Ministry of Urban and Rural Development (MURD) acknowledges the increasing role urban areas play within the context of shifting socio-economic transformations taking place in Namibia. The MURD attributes the slow pace of the land and housing delivery process to the lack of availability of serviced land, and the sluggish process of planning the use and development of land in urban and rural areas (considering that the servicing of all land depends on environmental clearance, planning, land surveying and township proclamation).²²⁵

Guillermo Delgado and Philip Lühl of the Integrated Land Management Institute (ILMI) at the Namibia University of Science and Technology (NUST) maintain that the lack of an integrated spatial planning framework for Namibia throughout the years has meant that the various development initiatives that took place were not informed by a collective vision.²²⁶ There was no document directing where, for instance, certain industries should be located or to which areas economic growth should be directed.²²⁷ A prime example of efficiency loss in the absence of adequate planning procedures and legal infrastructure tailored to accommodate the burgeoning of towns and cities across the country, is the mushrooming of informal settlements to compensate for the lack of planned areas and settlements, and sufficient housing.

Without an integrated planning framework, development initiatives are likely to occur in sectoral silos, which result in the wasteful and unsustainable allocation of resources. Resultantly, not only will development goals take longer to achieve, they will also cost more in terms of time and resources, because inefficiency losses must be addressed retrospectively using more time and more resources.

The legislative reforms envisioned under the Bill will consolidate and replace the Town Planning Ordinance, 1954 (Ordinance 18 of 1954) and the Townships and Division of Land Ordinance of 1963 (Ordinance No. 13 of 1963). The Namibia Planning Advisory Board (NAMPAB) and the Townships Board will also be done away with to reduce the amount of time and volume of bureaucratic procedures it takes to approve town planning applications. While the majority of NAMPAB and the Townships Board combined planning approval functions will be decentralised to Regional Councils and Local Authorities, the rest will be merged into one body.²²⁸

As established in the Decentralisation Enabling Act,²²⁹ the preferred model of decentralisation in Namibia is devolution,²³⁰ which translates to giving full responsibility and public accountability for certain functions to governmental bodies at the sub-national level. Devolution is the preferred method because it allows for participation by the general population in decision making processes, and bestows full responsibility and accountability to the bodies to which authority is delegated.²³¹

An increased role for local and regional bodies is seen as a major step towards democratisation.²³² Previously, a recurring criticism of government, has been that the lack of progress in decentralisation specifically – a criticism which can arguably be extended to other sector or aspects – negates democratic development. Delgado and Lühl add that the lack of an integrated spatial planning framework discourages decentralisation as no proper policies and guidelines exist for LAs.²³³ The need to speed up democratic access for the people of Namibia continues to be seen as an impediment to realizing the goal of full democratic participation and democratic development.

²²⁵ Ibid.

²²⁶ Interview with Guillermo, Delgado & Philip Lühl. The Integrated Land Management Institute (ILMI), Namibia. NUST, Windhoek. June 2, 2017.

²²⁷ Ibid.

²²⁸ MURD, "Motivational Statement on the Introduction of the Urban and Regional Planning Bill 2017," Shaningwa, Sophia. National Assembly. 7th November 2017. 3.

²²⁹ GRN, "Decentralisation Enabling Act," Act No 33, 2000.

²³⁰ As opposed to deconcentration and delegation. See Decentralisation Enabling Act, 2000, 14.

²³¹ GRN, "Decentralisation Enabling Act," 15.

²³² Ibid., 16.z

²³³ Interview with Guillermo, Delgado & Philip Lühl. The Integrated Land Management Institute (ILMI) NUST, Windhoek. June 2, 2017.

The Bill's objectives, which are in keeping with Vision 2030's²³⁴ objectives of integrated urban and rural development, are as follows:

- To provide a uniform, effective and integrated regulatory framework for spatial planning in Namibia;
- To coordinate spatial planning at the national, regional and local level of government;
- To provide for principles and standards of spatial planning;²³⁵
- To decentralise certain aspects of spatial planning in Namibia;
- To ensure that spatial planning promotes social and economic inclusion;
- To promote the national land reform objectives;
- To redress past imbalances in respect of access to land, land ownership and land allocation;
- To ensure equity in the spatial planning system;
- To strengthen the Public Participation Process; and
- To reduce the cycle time for making decisions.²³⁶

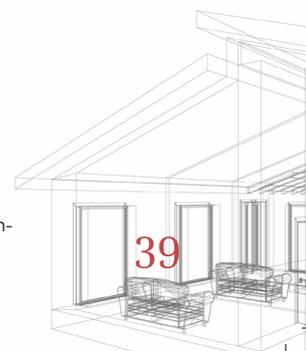
Concerns regarding the Urban and Regional Planning Bill

- The Bill focuses mainly on providing administrative guidelines on themes such as the amendment and review of zoning schemes, the establishment of townships and the steps to be taken following the approval of the establishment of a township. Thus, the Bill is primarily focused on 'how' spatial planning should take place, what processes should be followed and the allocation of powers among various levels of government. The crucial part of the Bill that will stipulate what principles and standards that spatial planning in the country should adhere to will likely only be detailed in the Bill's accompanying regulations. The Bill is thus only part of an extensive overhaul of the regulatory framework. Extensive care and foresight will have to be taken to ensure that the new regulations will redress the many issues currently affecting spatial planning.
- The Bill references the "National Spatial Development Framework," which is meant to guide spatial planning in Namibia. As of yet, this document is not in existence and there is no indication of when it will be drafted.
- Although the Bill decentralises power away from NAMPAB and the Township Board, a lot of these powers are re-directed to the minister who has final say or veto power concerning numerous decisions. Therefore more ministerial oversight functions are created, despite the ministry not having a good record of being able to respond to queries in a timely manner. This could have the unintended consequence of hampering progress and unduly housing and land development initiatives.
- The Bill makes provision for the creation of a new Urban and Regional Planning Board to coordinate planning at the national level and to oversee planning for smaller, joint-planning boards at the local authority level. As yet, there is no indication of the exact powers of this body and how its planning functions will differ from those assigned to the RCs and LAs. Additionally, other than its lack of approval powers, no indication has been given regarding how this body differs fundamentally from NAMPAB and the TB.

²³⁴ Namibia Vision 2030, Policy Framework for Long-Term National Development, (2004).

²³⁵ MURD, "Explanatory Memorandum on the Urban and Regional Planning Plan, 2017," Shaningwa, Sophia, National Assembly, November 7, 2017.

²³⁶ MURD, "Motivational Statement on the Introduction of the Urban and Regional Planning Bill 2017," Shaningwa, Sophia. National Assembly, November 7, 2017. 5.



Chapter 7: Housing Programmes

National Housing Programmes

In response to the supply shortage, and the social exclusion experienced by low and ultra-low-income households, government undertook various actions to improve access to adequate housing. These actions included the development of various legal instruments, housing finance schemes and housing construction programmes.

One of the legal instruments, The National Housing Policy (NHP), adopted by government in 1991, established affordable housing as one of the four development priorities of the country, alongside agriculture and rural development, education and training, and health care. Housing came to be recognised as an important investment sector for capital formation, income generation and employment.

Government's commitment to housing provision, outlined in the NHP, is to "ensure that the housing development process is inclusive for all and that those households excluded from the market and conventional housing development mechanism are given the opportunity to access land, housing and services as well as creating an enabling environment for a vibrant housing market."²³⁷

The various programmes undertaken by government are briefly outlined below.

The Build Together Programme

The Build Together Programme (BTP) was introduced in 1992 to provide housing to low and ultra-low-income households. It subsequently became the main vehicle for low-income housing provision in Namibia, delivering housing at a much lower cost than that achieved by government alone. BTP home loans ranged from a minimum of N\$3,000 to a maximum of N\$40,000.²³⁸ These loans were payable in monthly instalments, with interest ranging from four percent to seven percent.²³⁹ The BTP provided loans to households with a combined monthly income of less than N\$ 3,000 and also assisted middle-income households regarded as credit risks or otherwise unable to access formal housing credit.²⁴⁰

The BTP included four sub-programmes:

Programme	Objective
1. The Urban/ Rural Housing Loan Sub-Programme	To facilitate loans to low-income households and middle-income households with no access to formal housing credit. These loans could be used to build new houses or to upgrade existing houses.
2. The Social Housing Sub-Programme	To provide funds to small local authorities and regional councils to facilitate housing provision for welfare cases such as people living with disabilities and pensioners through a cross-subsidisation system.
3. The Single Quarters Transformation Sub-Programme	To transform Single Quarters by completely demolishing the structures and erecting new houses for the respective residents.
4. The Informal Settlement Upgrading Sub-Programme	To assist small local authorities and regional councils in providing basic services such as water, sewerage, electricity and roads in informal settlements. ²⁴¹

²³⁷ GRN, "Namibia National Housing Policy," 4.

²³⁸ GRN, "Namibia Build Together National Housing Program: Implementation Guidelines & Procedures," March 2007, 8.

²³⁹ Ibid.

²⁴⁰ Ibid., 5.

²⁴¹ GRN, "Namibia Build Together National Housing Program: Implementation Guidelines & Procedures," 5.

In 1998, the BTP was decentralised to the sub-national level of government. The administration and construction duties were devolved to Regional Councils and Local Authorities. To sustain the Programme in the long-run and reduce dependency on the central government, the National Housing Development Act of 2000²⁴² required RCs and LAs to establish revolving housing funds, the proceeds of which would be used to allocate housing loans in future.²⁴³

Following the decentralisation, RCs and LAs complained of a lack of human resources capacity to accommodate the new responsibilities.²⁴⁴ No new permanent staff were appointed, nor were any staff delegated from the national level to fill accommodate the new duties.²⁴⁵ The additional strain on existing staff, many of whom lacked the requisite capacity to administer the BTP efficiently, results in major impediments to successful implementation of the BTP.

Another major challenge was the unavailability of affordable serviced land. Since LAs own urban land, they are responsible for its allocation. Some RCs and LAs made serviced land available through participatory measures, but not all were able to cater to the needs of low and ultra-low-income groups.²⁴⁶ Coupled with limited budgetary allocation from the central government to assist LAs and RCs in meeting the servicing and infrastructure development costs, slow land delivery substantially hampered the BTP.

Other contributing challenges included difficulties establishing disbursement and receipt accounts for the revolving fund, leading to trouble accounting for the flow of funds; and limited funding allocation for the social housing and informal settlement upgrading sub-programmes specifically.²⁴⁷

The BTP ran until 2013, when it was subsumed into the Mass Housing Development Programme (MHDP).²⁴⁸ Following this directive by the Ministry of Regional and Local Government, Housing and Rural Development, RCs and LAs were instructed to divert all funds previously allocated to the BTP, to the new MHDP. The BTP was, however, reinstated in 2016, amidst complaints that the MDHP was not adequately addressing the needs of low and ultra-low-income households.

The National Housing Enterprise

The National Housing Enterprise (NHE) is state-owned entity tasked with the provision of housing finance and the construction of houses for households in the low and middle-income brackets. It derives its mandate from the National Housing Enterprise Act No.5 of 1993.²⁴⁹

The NHE caters to households with incomes ranging from N\$5,000 – 20,000 per month, or a combined monthly income of N\$30,000. Although NHE loans may vary in size, they have a ceiling of N\$550,000.²⁵⁰ The loan repayment period ranges between 20 - 30 years, at prime minus one percent rate of interest.²⁵¹

Between 1993 and 2010, the NHE delivered over 8,000 houses. The delivery rate was comparatively high in the early

²⁴² GRN, "National Housing Development Act, 2000," Act No. 28, 2000.

²⁴³ The National Housing Development act had three main objectives: to establish a National Advisory Committee on housing; to make provision for a housing revolving fund; and to decentralise the Built Together Programme.

²⁴⁴ Simion, Naomi, Tuhafeni, "Namibia National Housing Programme – 'Build Together': Assessment of the effectiveness of the programme," n.d. 10.

²⁴⁵ *Ibid.*, 9.

²⁴⁶ *Ibid.*, 10.

²⁴⁷ *Ibid.*, 9.

²⁴⁸ Mongudhi, Tileni and Immanuel, Shinovene, "Mass Housing absorbs Build Together," *The Namibian*, November 26, 2013.

²⁴⁹ GRN, "National Housing Enterprise Act, 1993," Act No.5, 1993.

²⁵⁰ BON, "Housing in Namibia: Has the Situation changed 21 years after Independence?," 13th Annual Symposium 2011, Bank of Namibia, 2011. 21.

²⁵¹ *Ibid.*, 21.



1990s, with the institution developing 625 houses per annum between 1993 and 1999.²⁵² It subsequently experienced a substantial decline in delivery.²⁵³

“Housing delivery declined from 816 houses per annum in 2000 to 216 houses in 2008/9, improving again to 719 houses during the 2009/10 financial year. The decline in housing output was due to a lack of financing and an increase in the cost of building materials.”²⁵⁴

Overall, the delivery rate failed to meet the annual target of 1,200 houses necessary to meet the targets set by Vision 2030.²⁵⁵ Official figures for the houses NHE constructed between 2011 and mid-2015 are difficult to find. During the NDP4 period (2012/13 – 2016/17), however, a total of 3,271 houses were constructed by various institutions including the NHE, the Shack Dwellers Federation of Namibia (SDFN) and private developers through various programmes.^{256,257} Still, no breakdown of the contribution made by each individual institution is available.

Since August 2015, the NHE has not embarked on any new housing projects.²⁵⁸ Eric Libongani, NHE Spokesperson, indicated that the entity will soon be embarking on a new housing project model through which the NHE would partner with private sector companies to financing and construct houses.²⁵⁹

Various challenges have plagued the NHE. A major challenge has been the shortage of serviced land and the lengthy process of acquiring virgin land for servicing. Land acquisition involves:

“obtaining vacant land from local authorities, transfer of the title deed into NHE’s name by the Deeds Office, subdivision of land by a town planner, approval of layout by the local authority, Namibia Planning Advisory Board (NAMPAB) and the Township Board, assigning of coordinates by quantity surveyors, registration by the surveyor general and thereafter procurement of professional engineering services for land servicing. This process can take as long as four years and become costly due to administrative fees and professional charges. Approving bodies such as NAMPAB and the Township Board do not sit frequently which further drags out the approval period.”²⁶⁰

Lastly, in light of the changes introduced by the new Urban and Regional Planning Bill, specifically the decentralisation of housing construction and delivery to RCs and LAs, the continuing role of the NHE remains unclear.

The Mass Housing Development Programme

The Mass Housing Development Programme (MHDP) was launched in November 2013. The main goal of the MHDP was the construction of 185,000 housing units by 2030.²⁶¹ This goal was underpinned by the objectives of providing access to affordable housing for the Namibian people, ensuring economic empowerment by endowing people with assets which could possibly be used as collateral, and employment creation to stimulate economic growth.²⁶²

²⁵² Ibid.

²⁵³ Kalili, N., Adongo, J. and Larson, T, “Access to Housing Finance in Africa: Exploring the Issues,” No. 5, Namibia. FinMark Trust. 2008.

²⁵⁴ BON, 21.

²⁵⁵ Ibid.

²⁵⁶ GRN, “NDP4 Terminal Report 2012/13 – 2016/17,” 22.

²⁵⁷ These programmes include: Turnkey, the NHE housing project, the Build Together Programme, Community Savings Groups and public private partnerships.

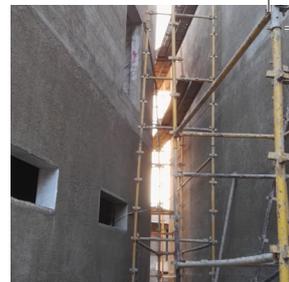
²⁵⁸ Namibian Sun, “NHE fails to build houses,” September 13, 2017.

²⁵⁹ Ibid.

²⁶⁰ BON, 21.

²⁶¹ GRN, “Summary of Blueprint on Mass Housing Development Initiative in Namibia,” 7.

²⁶² Ibid.



The MHDP consisted of seven program components, namely:

1. Land use planning, design and service infrastructure sub-program;
2. Construction and delivery of credit-linked housing sub-program;
3. Informal settlements upgrading sub-program;
4. Social /subsidy housing sub-program;
5. People Housing Processes (Community Self-Help Housing) sub-program;
6. Rural Housing and sanitation sub-program; and
7. Strengthening the legislative, regulatory and policy environment and capacity building sub-program.²⁶³

While the MHDP was targeted at meeting the housing backlog in the lowest income sectors, a huge criticism of the initiative is that the housing units it produced were too expensive for the low-income population it was meant to help.²⁶⁴ Moreover, the housing stock produced under the MHDP, in addition to being non-diversified and unsustainable, was too small to substantially reduce the national housing backlog and meet the growing demand for housing.²⁶⁵

Owing largely to a lack of funding to sustain the project, the MHDP was halted in 2015.²⁶⁶ The Mass Housing Blueprint had stipulated that the annual investment required by the project would be N\$2,5 billion. Throughout the MHDP's implementation phase, however, the government was unable to meet this substantial financial commitment.²⁶⁷ This study makes use of the term Mass Housing Initiative (MHI) when discussing the MHDP and treats these as separate from NHE and SDFN housing initiatives.

Community Driven Housing Programmes

The Shack Dwellers Federation of Namibia (SDFN)

A community-driven housing programme that produces secure, good-quality housing in Namibia is the SDFN. The SDFN provides a low-cost alternative for low and ultra-low-income households, enables skills development and offers programmes for income generation and local economic development. In this way, the initiative is directed at housing provision and skills development, making it unique amongst housing delivery programmes.

As noted in Chapter 5, the SDFN operates primarily as a community savings scheme. These funds are then utilised to buy blocks of land in municipal areas for the construction of housing. The Federation focuses on keeping this process within an affordable scope for its members by negotiating with LAs for low-cost land, having members building or assisting with constructing the houses as well as installing the services for individual erfs. The Federation has been in existence since 1999 and is provided with technical and administrative support by the Namibia Housing Action Group (NHAG). The SDFN is very much invested in mobilising local communities to learn about and address housing issues at the grass-roots level. The Federation also collects a wide range of information on informal settlements and their residents in Namibia in order to inform their initiatives as well as to provide data to relevant authorities such as LAs.²⁶⁸

Many community-driven housing initiatives led by the SDFN have helped foster constructive relationships with local authorities and other service providers. These relationships demonstrate that the costs of improving housing conditions and basic services can be kept low and that the process can involve multiple stakeholders who contribute and participate in a mutually beneficial manner.

²⁶³ Ibid., 10.

²⁶⁴ Weber, Beat and Mendelsohn, John, "Informal Settlements in Namibia: their nature and growth," Development Workshop Namibia. 2017. 38.

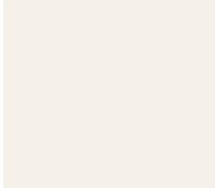
²⁶⁵ Ibid., 38.

²⁶⁶ Dimbira, Diana, "The mass housing battlefield," Windhoek Observer. June 6, 2015.

²⁶⁷ Ibid.

²⁶⁸ Interview with Ms Mbanga, Edith, SDFN, Windhoek, August 22, 2017.





Experience emerging from community-led housing initiatives world-wide indicates that household income tends to increase when low-income families obtain their own homes. Secure land tenure significantly increases families' asset base, enabling them to extend their homes over time, as and when resources are available.²⁶⁹ Such extensions typically include small businesses or extra rooms which are subsequently rented out. Resultantly, family income tends to increase. A permanent, legal home can also be used as collateral to secure loans which can be invested in income generating activities, leading to further improvements in the livelihoods of low-income households.²⁷⁰

International evidence has proven that housing provides a focus for community development and participation in local governance.²⁷¹ In Namibia, although the SDFN savings groups have worked together to address housing problems within their respective communities, this capacity has not translated to successfully negotiating additional resources and services from local authorities and government agencies. In many cases, the partnerships between SDFN savings groups and local authorities end at housing delivery. This untapped nexus of cooperation could lead to more mutually beneficial alliances directed at addressing other development needs. This would enable community organisations to function in a truly representative manner and enhance the potential for community involvement in local governance. Initiatives that harness the capacity of communities to work in partnership with local authorities have, when well-managed, proved to be highly cost-effective and better able at prioritizing and catering to local level needs.²⁷²

²⁶⁹ McLeod and Satterthwaite.

²⁷⁰ Ibid.

²⁷¹ Ibid.

²⁷² Ibid.

Chapter 8: Urban Land, Tenure Security and Decent Housing

The Importance of Land

Access to secure land and housing through secure tenure remain indispensable to creating liveable settlements and thriving communities. The vast majority of the population in the global south, however, continues to live under threat of eviction, or without sufficient security to invest their means into improving their homes.

High and perpetually rising land prices, unsuitable regulatory frameworks, bureaucratic inertia and corruption repeatedly combine to inhibit progress. The en masse extrapolation and implementation of policies that have yielded varying and at times negligible results in other parts of the world, presumptuous approaches which assume simple solutions to large and complex problems, have also contributed to the failure to address the diversity of legal, cultural, economic and political contexts within which land tenure and property rights operate.²⁷³

Urban land is governed by an established legal system that forms the basis of who has title to it. This system regulates who has rights of use or access to specific parcels of land. Depending on the right, one is either included or excluded from using or accessing specific portions of land. Such inclusions or exclusions (rights), are recognised or recorded by way of a title deed.²⁷⁴

Land is a valuable resource whose use and value are permanently affected by the competition of frequently mutually exclusive uses. Urban land is particularly valuable because of its location in relation to infrastructure and public goods. The infrastructure, services and amenities that lie at the boundary of a plot of urban land are generally paid for by public money. Individual land owners thus derive a great part of the value of their land from public goods created by society. This value is translated into price, and price in turn affects or determines the allocation of land. International, national, communal and individual users with different socio-economic status and power all compete for the right to use and access land.²⁷⁵

If all land was distributed purely via market allocation, land would always go to the highest bidder. Arguably, within a narrow definition of efficiency, this results in an economically efficient allocation. Such an allocation, however, does not satisfy contemporary understandings of social justice because it continuously disadvantages and excludes those without the financial means to compete in these bidding processes. To offset the bias exhibited by market-oriented housing policies which result in the under-provision of housing units to certain segments of the population, government must intervene.

As the custodian of common interests, government must devise an alternative allocation method, and act as the central agency that apportions land.²⁷⁶ This allocative function with respect to land is one of its most important tasks. Government must act to distribute urban land equitably, through different legal instruments.²⁷⁷ Government intervention via the enactment policies shapes distribution outcomes. In this way government and community-based initiatives supplement housing delivery and provision, catering for underserved groups.

In an urban setting where the demand for land is ever-increasing, but supply is fixed, land becomes increasingly scarce. The scarcity of supply restricts access to legal land and housing. Resultantly, large sections of the urban population

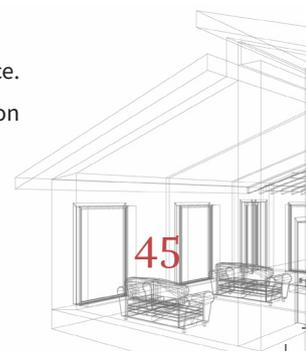
²⁷³ Carvalho and Rossbach.

²⁷⁴ Harris.

²⁷⁵ Ibid.

²⁷⁶ Ibid.

²⁷⁷ Ibid.



are excluded from legal land and housing. This situation drives many people to different variations of “unauthorized development.”²⁷⁸ Informal settlements represent unauthorised developments in that they violate certain laws and regulations. The physical expression of informality typically includes a lack of access to basic services, overcrowding, and non-durable housing structures. The legal expression, on the other hand, has to do with tenure insecurity.

While violations occur everywhere, in the global south they are most often the norm.²⁷⁹ Depending on which laws are violated, and to what extent, informal settlements exist along a continuum of legality. Depending on the level of illegality, informal settlements are subject to various vulnerabilities. If occupants have no legal claim to the land, typically no development is allowed, and they may be evicted at any time. If, for instance, occupation is authorised by a local authority then, in some cases, construction may be allowed.

Over time, some neighbourhoods can be formalised and subsequently undergo various proclamation and upgrading processes. Other neighbourhoods experience formalisation through the relaxation of certain criteria or standards.²⁸⁰ In contrast, some neighbourhoods retain their informality indefinitely, and the people in these neighbourhoods face the most insecurity. Thus, insecure tenure covers an array of circumstances, ranging from “total illegality to various forms of tolerated occupation, or occupation legitimised by customary practices but not considered as legal by government or local authorities.”²⁸¹

The illegal occupation of land can enable the flexibility of some rules and regulations. Such rule-bending, however, usually only applies in areas that command low commercial value.²⁸² In this way, commercial property markets define where low-income persons can invade land for housing purposes.²⁸³ More importantly, the illegal occupation of land can, in time, be legitimised to create secure land tenure for the occupants. According to Durand-Lasserve and Selod:

“Land tenure designates the rights individuals and communities have with regards to land, namely the right to occupy, to use, to develop, to inherit and to transfer land. Land tenure should thus primarily be viewed as a social relation involving a complex set of rules that governs land use and land ownership.”²⁸⁴

The nature and content of these rights determines why some users have access to the full ‘bundle of rights’, while others may be limited in their use of land.²⁸⁵ Empirical evidence from the global south suggests that urban land reform may provide equity and efficiency benefits. Access to assets in general, and land ownership in particular, is associated with increased stability and security through improved access to credit and no threat of eviction. Conferring land ownership to the poor grants them access to a virtually non-depleting asset base and guarantees them protection against forced evictions.²⁸⁶ By offering an immediate response to the problem of forced removal or eviction, tenure security acts as a pre-requisite for the integration of irregular settlements into the ‘formalised city’ and as a foundation for people to improve their quality of life.²⁸⁷

²⁷⁸ Ibid.

²⁷⁹ Ibid.

²⁸⁰ Ibid.

²⁸¹ Payne, G., and Durand-Lasserve, A. “Holding On: Security of Tenure - Types, Policies, Practices and Challenges,” 2012.

²⁸² Carvalho and Rossbach.

²⁸³ Ibid.

²⁸⁴ Durand-Lasserve, A., and Selod, H. “The Formalisation of Urban Land Tenure in Developing Countries,” 2007.

²⁸⁵ Ibid.

²⁸⁶ Durand-Lasserve, A. and Royston, L. (N.D.). Holding Their Ground: Secure Land Tenure for the Urban Poor in Developing Countries. Eathscan Publications Ltd. n. d.

²⁸⁷ Ibid.

Info Box 5

Namibia's Flexible Land Tenure System

In Namibia, Local Authorities have typically responded to informal settlements through the process of in situ slum upgrading. This approach, however, does not change tenure conditions and tenure remains leasehold, with ownership still under the Local Authority.²⁸⁸

In response to this challenge, the Flexible Land Tenure System (FLTS), based on the Flexible Land Tenure Act, 2012 (Act No. 4 of 2012)²⁸⁹ was introduced to provide affordable tenure security for informal urban settlers. The FLTS establishes a parallel land registration system that is complementary to the current formal system of freehold tenure. According to Åse Christensen of the Integrated Land Management Institute:

“The focus of the FLT System is on empowerment. The System allows for formalization of land titling. This is based on ideas of property, which can be registered and then can later be traded. The registration system is setup in such a way that it can be upgraded to full ownership, and it is also meant to co-exist with such full-titled land registration.”²⁹⁰

While the formal system provides for three forms of secure land tenure, including freehold, sectional and leasehold title; the FLTS provides for two new forms of secure urban tenure: starter title and land hold title.

Starter Title Rights:

A starter title does not necessarily provide full property rights to the holder, but s/he still enjoys the following rights:

- The right to occupy an undefined site in a blocker in perpetuity;
- The right to erect a dwelling on this site, i.e. the right to develop the property;
- The right to transfer, bequeath or lease the title; and
- Protection against eviction.²⁹¹

Restrictions on starter title rights are as follows:

- Joint ownership of a starter title right is forbidden unless
- Only natural persons may hold starter title rights;
- No individual may hold more than one starter title right or acquire a starter title right if s/he is the owner of any immovable property or a land hold title right in Namibia; and
- Starter title rights cannot be mortgaged or be made subject to a right of way or to servitudes.²⁹²

Land hold title rights confer upon the holder:

- The right to occupy a defined and demarcated site within a blocker in perpetuity;
- The right to perform all the juristic acts in respect of the plot concerned that an owner may perform in respect of his or her erf under the common law subject to the provisions of the Act;
- Undivided share in the common property;
- The right to transfer, bequeath or lease the title subject to restrictions by the group's constitution or conditions imposed by the Local Authority;
- Protection against eviction;

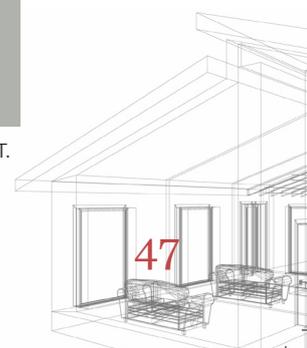
²⁸⁸ Christensen, A. “Integrated Land Management Institute (ILMI): Land, Livelihoods and Housing Programme 2015 – 2018.” NUST. Document No. 2/2015. October 2015. 2.

²⁸⁹ GRN, “Flexible Land Tenure Act,” Act No. 4, 2012.

²⁹⁰ Christensen, 1.

²⁹¹ GRN, “Flexible Land Tenure Act,” 8.

²⁹² Ibid.



- The right to use the title as collateral for a mortgage or any other form of security for a debt; and
- The right of way or servitudes relating to the provision of public services.²⁹³

Currently, the FLTS applies only to proclaimed areas, and cannot be applied in the jurisdiction of traditional and communal area. Hypothetically, it could also be made applicable to these areas, modifications to the Act would be required.

The FLTS has nonetheless come under criticism. According to Willem Odendaal of the Legal Assistance Centre²⁹⁴, just the implementation of the Act itself is going to be very complicated. The way the Flexible Land Tenure Act is currently set up creates a situation that runs a parallel registration process of land. On the one hand, the Ministry of Urban and Rural Development is meant to implement the Act, while the control of the Act falls under the Minister of Lands. Odendaal adds that, historically, communication at an inter-ministerial level has not been very effective. This could seriously compromise the implementation, and moreover the effectiveness of the Act.²⁹⁵ Alternatively, as opposed to creating a whole new piece of legislation, amendments to certain aspects of the Local Authorities Act could have been made to give jurisdiction to one ministry, empowering them to enact all the changes with minimal cross-references to another ministry.²⁹⁶

Christensen enumerates some further challenges. Firstly, although some NGOs have already shown support (including the National Housing Assistance Group and the Legal Assistance Centre), some LAs have already shown resistance to full implementation.²⁹⁷ Lastly, another difficulty is that the legal framework has been developed over a timeframe of fifteen years, throughout which numerous socio-spatial conditions have been subject to change.²⁹⁸

²⁹³ Ibid., 9.

²⁹⁴ Interview with Odendaal, Willem, LAC, Windhoek, August 15, 2017.

²⁹⁵ Interview with Odendaal, Willem, LAC, Windhoek, August 15, 2017.

²⁹⁶ Interview with Odendaal, Willem, LAC, Windhoek, August 15, 2017.

²⁹⁷ Christensen, 3.

²⁹⁸ Ibid.



Chapter 9: The Debate around Alternative Materials and Construction Methods

Definitions and Policies

Discussion around the use and utility of alternative materials for construction purposes in Namibia has been on-going for years. The use of alternative materials is advocated primarily due to two factors: firstly, that they can lower material and construction costs, and secondly that they are often more environmentally friendly than conventional materials. Such building materials can be both natural such as wood or clay, and manufactured like prefabricated panels. It should be noted that alternative materials in this study loosely refers to a wide range of different building materials that differ from conventional building materials which are brick, mortar and concrete. Internationally, alternative materials are referred to as sustainable building materials – of importance in this definition is that emphasis is also placed on considering the production method and durability of respective materials rather than just their usefulness and cost. Ideally both the construction process, including materials and transport involved, as well as maintenance of a building should be energy efficient and limit negative environmental impact.²⁹⁹ A UN-Habitat document on green-building states that:

“Minimizing the usage of energy-intensive materials/resources should be balanced with the long-term performance of the material: natural materials are energy efficient but modern materials often last longer and require less regular maintenance. The use of modern materials should thus be combined with natural materials. It is important to remember that communities, especially in the developing countries, tend to stick to materials they are used to using making techniques to improve the use of traditional materials important.”³⁰⁰

Namibia has delved into the possible use of alternative materials for the construction of buildings and particularly affordable housing. Thus for example, government set up the Habitat Research and Development Centre (HRDC) in 2001 as a national institute to research and promote use of indigenous building material as well as environmentally sustainable methods for energy generation, water use and sanitation. The HRDC has worked together with the Clay House project and MURD.³⁰¹ The revised National Housing Policy of 2009 endorses the promotion and use of “alternative building materials and techniques” as a key strategy to address housing needs in the country. More recently, the use of alternative methods and materials is also mentioned as an implementation strategy for the MHI in order to make housing more affordable.³⁰² The German company Polycare Research and Technologies presented a construction block, made from sand and a special resin to construct affordable housing, at an investment conference in Windhoek at the end of 2016. Since then the company has secured local partners and is in the process of setting up a factory for the bricks in Namibia.³⁰³

Existing Barriers to the adoption of Alternative Materials

However, while national policies, government plans and individual businesses actively promote alternative material use in housing, its actual adoption, particularly in urban areas, has been very limited. Overall, most respondents in our survey expressed reservations towards the use of alternative building materials. Various informants mentioned the following concerns and questions about the materials:

- Quality, durability,: uncertainty over whether the material meets building standards.
- Approval process: lack of clarity, complex and lengthy certification process of materials.
- Affordability: does it offer significant cost savings compared to conventional materials?

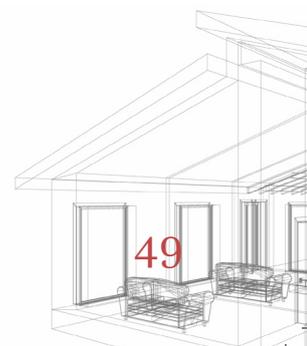
²⁹⁹ UN-Habitat, “Going Green: A Handbook for Sustainable Building Practices,” 2012. 9-10.

³⁰⁰ Ibid., 10.

³⁰¹ Sweeney-Bindels, 19.

³⁰² GRN, “Summary of Blueprint on Mass Housing Development Initiative in Namibia,” 9.

³⁰³ Nakashole, Ndama, “Polycare ready for Nam housing crisis,” The Namibian. September 7, 2017.



- Acceptability: do consumers approve and trust housing made from non-conventional materials?
- Financing: banks have strict housing loan requirements which might not be met.

Despite the intentions of policy proposals these concerns have resulted in serious barriers to any meaningful adoption of alternative materials, especially in urban areas. In rural areas town building standards and regulations do not apply. Almost all housing initiatives utilising sustainable building materials are small in scale, do not result in further expansion or even fail to materialise outright. The CoW and the Walvis Bay municipality noted that developers were allowed to set up demonstration houses on a small scale; the latter did so to actively assess the affordability and durability of various alternative materials in comparison to brick and mortar houses. Walvis Bay's initiative was cut short with the roll-out of the government's mass housing programme. Both LAs stated that housing concepts utilising alternative materials were oftentimes not acceptable to banks and thus difficult to finance. The municipalities stated that in principle they were not opposed to the use of alternative materials as long as they possessed the required certification.^{304,305} The City of Windhoek noted that perhaps residents had little interest in houses made from alternative materials, especially since banks often refused to finance them.³⁰⁶ Respondents from the Walvis Bay municipality expressed grave concern about the durability of various sustainable building materials and noted furthermore that they were just there to facilitate such initiatives and that banks, in their decision to offer to finance such housing or not, played the pivotal role.³⁰⁷ The NHE informants in many ways echoed the concerns and opinions held by the municipalities. Eric Libongani from the NHE stated that the organisation had set aside over 30 erven for show houses made of alternative materials. In their experience however, banks were mostly unwilling to finance such houses and research conducted by NHE in 2014 indicated that most available sustainable construction methods piloted in Namibia were not cost effective at the time.³⁰⁸ According to information presented at an African Union for Housing Finance (AUHF) conference by NHE only two of five piloted houses made from alternative materials were significantly cheaper than the N\$ 5,600 per m² stipulated for the MHI.³⁰⁹

The Alternative Materials Market in Namibia

This study was able to identify only a very small number of local, dedicated suppliers or producers of alternative materials which primarily focused on the production of prefabricated components to erect prefabricated buildings and the repurposing of containers for housing or business use. Francois Kotze and Johaan de Beer from Panel to Panel and Francois Louw from Namib Prefabricated Buildings stated that getting their housing products approved for finance by banks and compliance with building regulations from LAs were the primary reasons why their respective companies were unable to enter the urban housing market. Interestingly, the companies were unclear and in disagreement about from which institution – finance institutions or LAs – approval had to be sought first and whose approval was the most important to gain.^{310,311} A local partner in Polycare Namibia stated that approval for alternative materials had to be sought from each institution involved in standard-setting. Thus Polycare has taken its sand and resin brick for testing and approval to South African Bureau of Standards (SABS) then to Namibian Standards Institute (NSI) or certification and finally to LAs for local approval (See Chapter 11). In addition Polycare had to meet specific requirements from financial institutions, such as ensuring via the construction method that a house made from resin blocks could not be disassembled quickly again once set up.³¹² The fact that prefabricated buildings can be disassembled relatively easy

³⁰⁴ Interview with Mr Kakero, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.

³⁰⁵ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁰⁶ Interview with Mr Kakero, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.

³⁰⁷ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁰⁸ Interview with Mr Mukulu, Gisbertus & Mr Libongani, Eric, NHE, Windhoek, September 22, 2017.

³⁰⁹ Hailulu, Vinson, "Social Acceptance of Alternative Building Technologies – Namibian Experience," Power Point Presentation. AUHF Conference, Cape Town, November 17, 2014. 10.

³¹⁰ Interview with Mr Kotze, Francois & Mr de Beer, Johaan, Panel to Panel (PTY) Ltd, Walvis Bay, August 24, 2017.

³¹¹ Interview with Mr Louw, Francois, Namib Prefab Buildings CC, Swakopmund, August 24, 2017.

³¹² Interview with Mr Badenhorst, Nico, Polycare Namibia, Windhoek, September 15, 2017.

and quickly seems to be the prime reason why banks don't want to finance such structures.³¹³ Nevertheless, all three companies' representatives claimed that their various alternative material products were cost-efficient and would be ideal to cater for low-cost housing in urban areas. According to Panel to Panel and Namib Prefab Buildings, prices for a two-bedroom house of around 45m² made from prefabricated materials would roughly range between N\$230,000 and N\$250,000 while a two-bedroom, 60m² housing unit made from containers would cost around N\$300,000 to N\$350,000. Prefabricated structures could also be quickly set up and do not necessarily require a serviced property.^{314,315} Louw did state that transportation of the prefabricated panels can add considerable to the cost of the final structure.³¹⁶

Markedly, both Namibian businesses specialising in the supply of prefabricated buildings stated that there was considerable demand for their product, specifically in the commercial sector and in the mining and tourism industry. Commercial buildings like warehouses in urban areas require less stringent building standards than residential buildings, and therefore prefabricated structures are acceptable for some uses. Customers in rural areas such as lodges and farmers do not need to adhere to town building regulations and are big customers. Notably, Louw and Kotze noted that central government has utilised prefabricated buildings in urban areas, predominantly for office space, schools and clinics, but also for staff housing – for example nurses' accommodation. It was unclear to them how this was possible given the usual strict urban building regulations.^{317,318} Thus either government entities have special dispensation with LAs or building regulations are simply ignored by national level institutions.

The company Adventure Travel, located just outside of Swakopmund, has utilised prefabricated buildings that look like containers to construct tourist accommodations. Informants from the company note that the double-storey structure was not necessarily cost-effective but this is probably due to the fact that each unit comes with good quality finishes and plumbing similar to a standard hotel room. The primary reason this structure was chosen is because the building can be fairly easily disassembled and moved. The owners of the company felt that this was an advantage since the land the company operates from is leased from the central government. Thus, if for any reason the business was no longer viable or had to relocate, the mobile nature of the prefabricated structure would be a boon to the company rather than a burden. Company respondents could not comment on the durability of the prefabricated building since it was still relatively new; they felt however that such buildings should be considered for general urban housing purposes as well.³¹⁹

Acceptability and Sustainability Aspects

Ensuring public acceptability for housing made from alternative materials is important according to Polycare Namibia and the company's representative claims that products which look similar to conventional building materials are advantageous.³²⁰ Representatives from Panel to Panel lamented the perception that Namibians and particularly people from low-income groups distrusted alternative materials.³²¹ Maritz was of the opinion that a general lack of exposure to innovative, modern building materials and techniques as well as concepts in Namibia severely limits citizens' and institutions' understanding of the materials and consequently limits their acceptance and widespread adoption.³²² This survey provides evidence that suggests that buildings from sustainable materials have become more acceptable than many stakeholders allow for. This is evident from the fairly high percentage of survey respondents that stated their willingness to reside in housing constructed out of alternative materials.

³¹³ Interview with Mr Louw, Francois, Namib Prefab Buildings CC, Swakopmund, August 24, 2017.

³¹⁴ Interview with Mr Kotze, Francois & Mr de Beer, Johaan, Panel to Panel (PTY) Ltd, Walvis Bay, August 24, 2017.

³¹⁵ Interview with Mr Louw, Francois, Namib Prefab Buildings CC, Swakopmund, August 24, 2017.

³¹⁶ Ibid.

³¹⁷ Interview with Mr Kotze, Francois & Mr de Beer, Johaan, Panel to Panel (PTY) Ltd, Walvis Bay, August 24, 2017.

³¹⁸ Interview with Mr Louw, Francois, Namib Prefab Buildings CC, Swakopmund, August 24, 2017.

³¹⁹ Interview with Ms Davids, E. Lorna & Amutenya, M. Rauha, Adventure Travel, Swakopmund, August 24, 2017.

³²⁰ Interview with Mr Badenhorst, Nico, Polycare Namibia, Windhoek, September 15, 2017.

³²¹ Interview with Mr Kotze, Francois & Mr de Beer, Johaan, Panel to Panel (PTY) Ltd, Walvis Bay, August 24, 2017.

³²² Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.



Maritz, who has had experiences with sustainable construction designs, noted that green construction goes beyond the simple use of alternative materials to save costs but seeks to reduce the overall use of resources and limit pollution during a building's construction phase as well as its life-span. She argued that internationally there are, for example, feasible methods to utilise concrete in a more environmental friendly way. However, in her opinion local professional engineers, architects and urban designers make too little effort to explore and use green construction options. In turn this also acts as a disincentive for building material suppliers to offer unconventional building supplies in bulk.³²³ NHE representatives for their part stated that a lack of solid research and figures on alternative building materials remained a barrier to their adoption.³²⁴ The issue of bulk supply of alternative materials in Namibia, which resulted in high cost of such construction materials in the past, was also mentioned by the Polycare Namibia representative³²⁵ as well as in the NHE research official.³²⁶

Only very few informants spoken to during this study explicitly raised the issue of green construction with regards to the housing sector. While this was not a specific focus of the study it is of importance since the sustainable development of urban areas is included in a range of global as well as African wide agendas, plans and declarations, many of which Namibia has acceded to (see Chapter 4). By default 'sustainability' entails the considerate use of resources, including the natural environment. Apart from international governance frameworks, the importance of sustainable development in urban areas with regards to the environment is also an important component of the spatial planning concept (see Chapter 6). Indeed, environmental protection is a principle of the government's new urban and Regional Planning Bill.³²⁷

Nevertheless, it appears that the concept of green construction has gained little traction in the country overall. While research has been conducted among other around sustainable construction methods by the HRDC and there are examples of green buildings in Namibia such as the still fairly new FNB head office building in Windhoek³²⁸ little emphasis overall is placed by stakeholders on green construction and environmental considerations. One exception concerns the use of water in construction. Badenhorst from the CIF notes that the CoW technical water department has encouraged developers to build more multi-storey dwellings and limit or even eliminate space for gardens and swimming pools in an effort to limit water use during construction as well as by residents. However, to his knowledge this is not an official CoW policy.³²⁹ Louw from Namib Prefab Buildings states that prefabricated building construction requires no water – apart from instances where a conventional foundation is also utilised.³³⁰ The effective use of energy by buildings has also gained in importance in Namibia, as demonstrated by the growing installation of solar systems and solar geysers. Nevertheless, Sweeny-Bindels finds that government has not reaped any benefits from its investment in HRDC and that the use of alternative materials and energy efficient technology is absent from government housing initiatives, a finding that still applies today and one that clearly runs counter to policy pronouncements and international trends.³³¹

³²³ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, May 23, 2016.

³²⁴ Interview with Mr Mukulu, Gisbertus & Mr Libongani, Eric, NHE, Windhoek, September 22, 2017.

³²⁵ Interview with Mr Badenhorst, Nico, Polycare Namibia, Windhoek, September 15, 2017.

³²⁶ Hailulu, Vinson, 11.

³²⁷ Shaningwa

³²⁸ New Era, "FNB HQ gets five-star rating," August 29, 2017.

³²⁹ Interview with Mr Badenhorst, Nico, CIF, Namibia, Windhoek, September 15, 2017.

³³⁰ Interview with Mr Louw, Francois, Namib Prefab Buildings CC, Swakopmund, August 24, 2017.

³³¹ Sweeny-Bindels, 28.

Info Box 6*The Clay House Project*³³²

The Clay House Project (CHP) is an NGO administered by the Namibia Clay House Project Development Trust which has been in existence since 1991.³³³ The CHP started in 2002, and was mainly operational in Otjiwarongo, where the Local Authority was open to the idea of using alternative technology, and where the soil quality allowed for the production of clay bricks and the subsequent construction of clay houses.

Following an initial pilot of 20 houses, funding was obtained from the European Union and the German government to build a total of 240 houses. An additional 50 houses were built for various customers like NGOs. The first leg of the project, funded was subsidised up to a threshold of 75 percent by the European Union, while the second leg was subsidised up to a threshold of 50 percent by the German government. For the first programme, people had to contribute about N\$5,000, starting with an N\$500 deposit.

The CHP operated on a system of beneficiary selection. At the time, the Build Together Programme was also underway. Since the BTP accommodated households that earned a minimum combined income of N\$3,000, the CHP serviced households who earned N\$3,000 and less as their total or combined monthly income. No minimum income was stipulated. Beneficiary selection was made easier because clay technology was relatively new then, and people with higher incomes generally opted for other alternatives.

Initially, the cost of a house was approximately N\$25,000. Rising input costs, particularly the rising costs of steel (which is used because construction must be woodless to avoid termite damage), and increasing labour costs driven by the introduction of a minimum wage, made production more expensive. Moreover, building a clay house only saves on bricks for the walls of the house – the windows, floors, ceiling, and roof still cost the same as a conventional house. Resultantly, the saving is limited. Moreover, clay houses are roughly five times more labour intensive.

The CHP ran until 2008, when it had to discontinue operations because donor funding had finished. Additionally, the project had not been taken over by the Local Authority. At the time, a clear directive had been issued by the central government to halt the construction of clay houses, which were considered substandard.

³³² Interview with Mr Peter Arndt, Clay House Project, Otjiwarongo, October 10th, 2017.

³³³ Sweeney-Bindels, 21.



Chapter 10: Housing Survey

Brief Description of the three Survey Sites

Three study sites were chosen, namely Otjiwarongo, Walvis Bay and Windhoek situated in the Otjozondjupa, Erongo and Khomas Regions respectively. The Khomas and Erongo Regions have typically experienced the highest rate of in-migration in the country, with more than 40 percent of residents currently living there born elsewhere.³³⁴ The latest census figures indicate that the majority (57 percent) of Namibia's populations lives in rural areas.³³⁵ The other 43 percent who live in urban areas are concentrated in the Khomas region (36 percent of the total urban population), closely followed by the Erongo region (15 percent of the total urban population).³³⁶ The Otjozondjupa region typically experiences more out-migration, with people leaving most notably in search of employment opportunities, but also for education, and as a result of adverse climatic conditions such as the recent droughts.^{337,338}

Although no strict definition of the term 'informal settlements' was used, the term was generally taken to mean settlements or squatter areas with improvised housing and a lack of adequate access to basic services. In Windhoek, our researchers interviewed members of households in Donkerhoek, Hakahana, Havana, Khomasdal, Ombili and Otjomuise; in Otjiwarongo, members of households in Ombili and Orwetoveni were interviewed; and in Walvis Bay, members of households in Kabeljou, Kuisebmond and Single Quarters were interviewed.

As the capital city and the largest urban locality, Windhoek has historically been under immense pressure for housing delivery. In Walvis Bay, huge strides have been made with regards to building houses under the Mass Housing Development Initiative. However, housing delivery (in term of handing these houses over to beneficiaries) has lagged behind. Additionally, there have been recurring clashes between city officials and "illegal inhabitants" of city land. In Otjiwarongo, there are multiple housing initiatives. Thus, Otjiwarongo provides a sample which includes clay houses, houses provided through government housing schemes, and houses built in conjunction with the SDFN. Furthermore, the local authority seems to have developed an approach that works faster to deliver land and housing to residents.

Survey Characteristics

In total, 315 people were interviewed. Of the 315 respondents, 149 were female and 166 were male. Non-random convenience sampling was used, meaning that the selection of interview participants was not guided by a strict set of sampling criteria. However, the survey predominantly sought to garner responses from informal settlement low-income areas. Levels of income or income where roughly determined by the researchers and survey supervisor and are listed in Annex 2. Resultantly, the findings of this survey are limited in applicability. Taking this, and the rather small scale of the survey into consideration, the data displayed here is limited with regard to generalisation. Because the samples do not truly represent the population, we cannot make valid inferences about the larger group from which they are drawn. Validity can be increased by approximating random selection as much as possible, and making every attempt to avoid introducing bias into sample selection. (For more on the limitations of the study, see Study Limitations in Chapter 2).

Nonetheless, in as far as possible, all deductions and conclusions made by the researchers are supported either through interviews conducted with a wide range of stakeholders and experts interviewed, or by theoretical arguments.

³³⁴ Matthaei and Mandimika, 8.

³³⁵ NSA, "Namibia 2011 Census Migration Report," 2015, iii.

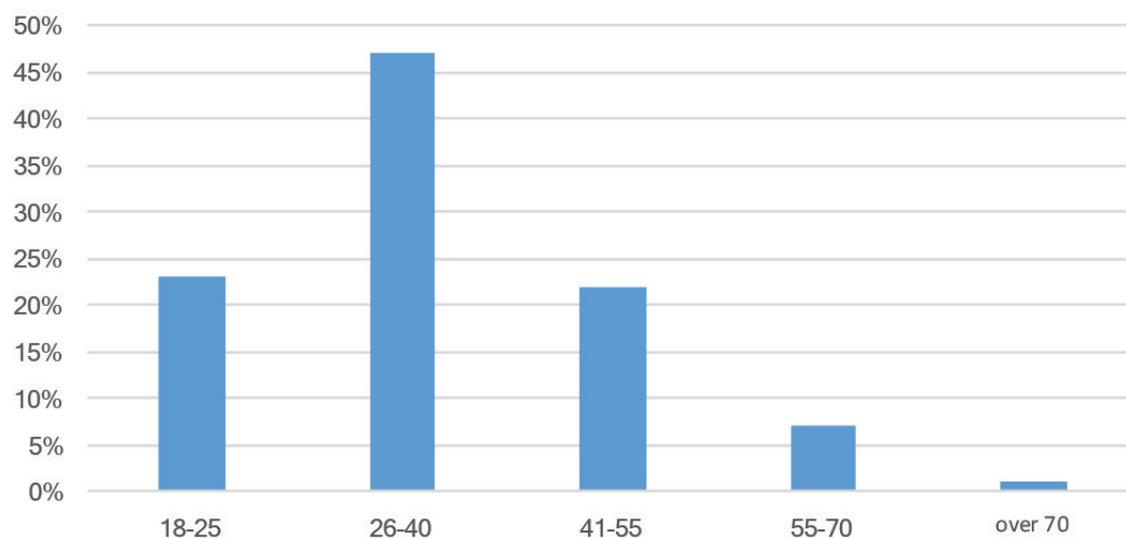
³³⁶ IOM, "Migration in Namibia: A Country Profile 2015," 2016, 14.

³³⁷ NSA, "Namibia 2011 Census Migration Report,"

³³⁸ Otjozondjupa Regional Council, "Constituency Profile," 2017. <http://www.otjozondjuparc.gov.na/maps>

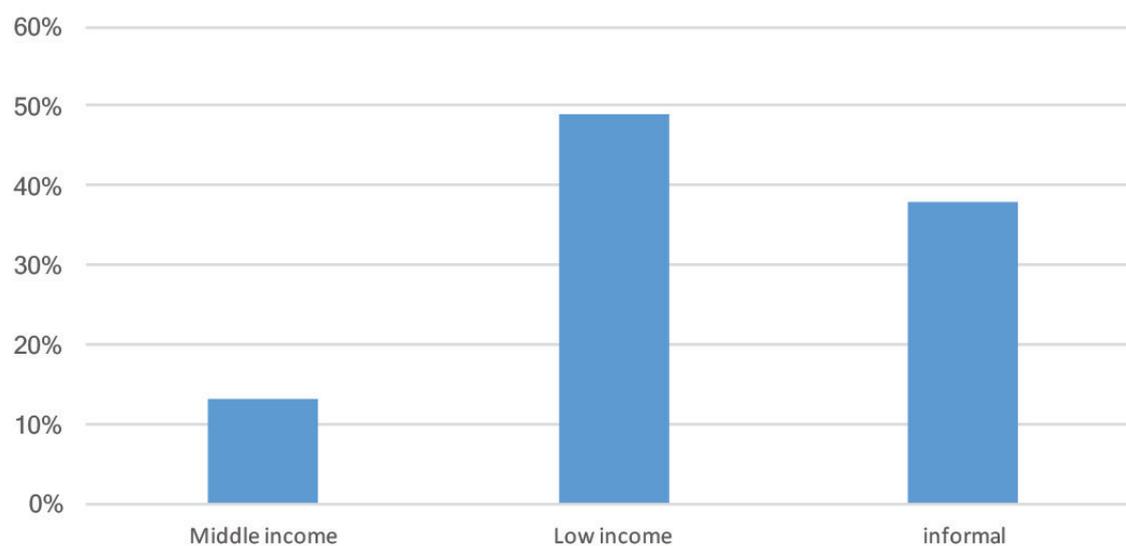
Survey Findings and Discussion

Chart 1: Age of respondents



The majority (70 percent) of people interviewed were young and middle aged (18 – 40 years old). 22 percent of respondents fell between the ages of 41 and 45, seven percent between the ages of 55 and 70, and one percent of respondents were over the age of 70.

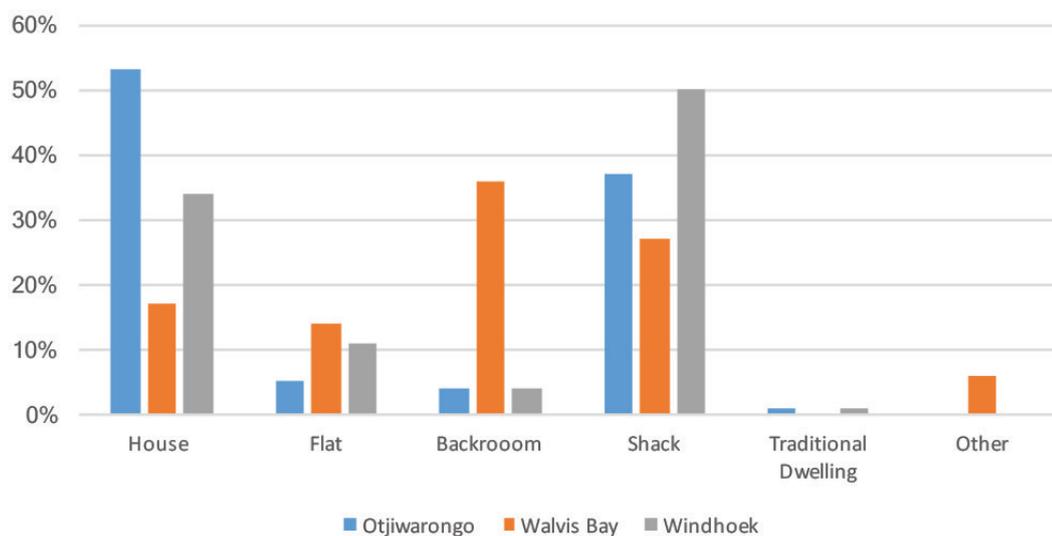
Chart 2: Location of respondents



At all three sites, the respondents interviewed were from informal settlements, low-income neighbourhoods or middle-income neighbourhoods. In total, 38 percent of respondents live in informal settlements, with 49 percent and 13 percent living in low-income and middle-income neighbourhoods respectively.



Chart 3: Type of Housing Unit

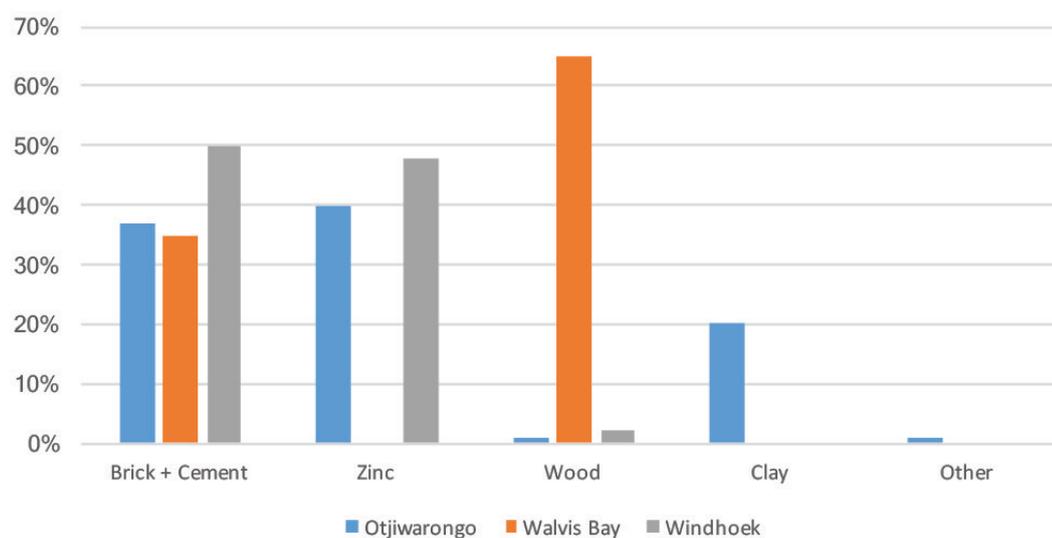


Similar to Windhoek, Otjiwarongo demonstrates a high frequency of houses and shacks. 53 percent of respondents lived in a house, while 37 percent respondents lived in a shack. Of the remainder, five percent lived in a flat, four percent lived in a backroom and one percent lived in a traditional dwelling.

Walvis Bay residents expressed more willingness to live in houses built with alternative material than Windhoek and Otjiwarongo residents. Of the 100 interviewees, 65 lived in homes built of wood, whereas the other 35 lived in houses built with conventional materials (i.e. brick and cement).

Of the three survey sites, Windhoek recorded the highest proportion of residents living in informal settlements. 50 percent of the total respondents lived in a shack, while 34 percent lived in a house, 11 percent lived in a flat, four percent lived in a backroom, and one percent lived in a traditional dwelling.

Chart 4: Building Material Used





Otjiwarongo

Otjiwarongo also recorded a high frequency of houses built with brick and cement, and zinc. The most significant difference was the presence of houses built with clay, something absent in the other two sites. 37 percent of the respondents in Otjiwarongo lived in houses built with conventional materials, 40 percent lived in homes built out of zinc. 20 percent of respondents lived in homes built of clay, while the remaining two percent of respondents lived in houses built with wood and with other materials.

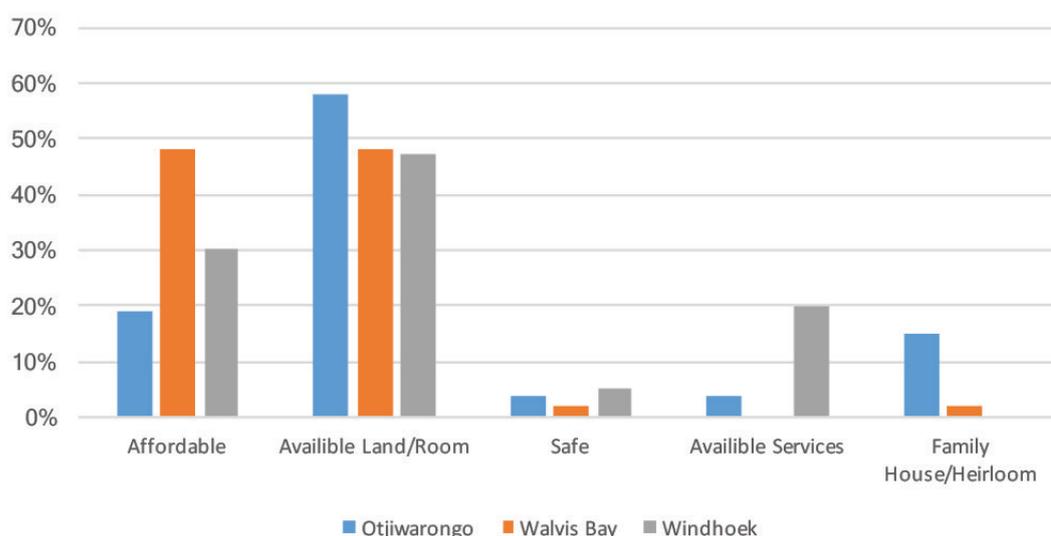
Walvis Bay

Walvis Bay displayed the highest instance of houses built with wood. A total of 65 percent of residents used wood to build their homes, compared to only 35 percent of respondents who used conventional material (bricks and cement). This response reflects the preference Walvis Bay residents have for both short-term accommodation and the use of non-corrosive building materials. In the interview we conducted with the Walvis Bay Municipality, this preference for short-term accommodation was attributed to the seasonal nature of most work in the harbour town.³³⁹ Migrant workers favour temporary accommodation (largely characterised by informal backrooms) to buying or renting on the formal market, which is typically the more expensive option.³⁴⁰

Windhoek

In contrast with Walvis Bay, Windhoek had a larger proportion of houses built with conventional material. 50 percent of respondents lived in homes built with brick and cement. Another striking difference is that 48 percent of the respondents lived in homes built out of zinc. Only two percent of respondents lived in houses made of wood. No use of clay or other materials was recorded in Windhoek.

Chart 5: Reasons for settling in this Neighbourhood?



Otjiwarongo

When asked about their reasons for settling in a particular area or neighbourhood, the majority of respondents indicated that their choice was largely influenced by the availability of land. 58 percent of respondents in Otjiwarongo settled in an area purely because land was available for them to settle on, compared with 19 percent of residents who settled for affordability, 15 percent who settled because the property had come to them by inheritance, four percent who settled in an area for safety reasons, and another four percent who settled because of the availability of services.

³³⁹ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁴⁰ Ibid.



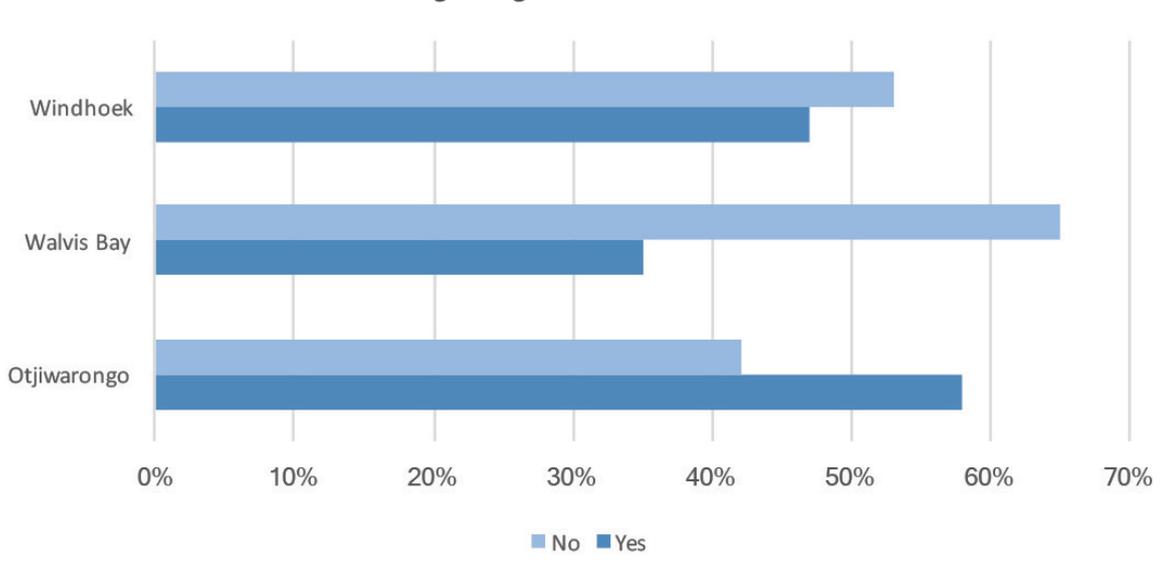
Walvis Bay

The majority of respondents cited the availability of land and affordability as their largest motivating force for settling in a particular location. An equal number of respondents (48 percent) settled because of availability of land and affordability respectively, compared with two percent of residents who settled because the property had come to them by inheritance, and another two percent who settled in the area for safety reasons. None of the respondents attributed their choice to settle to the availability of services.

Windhoek

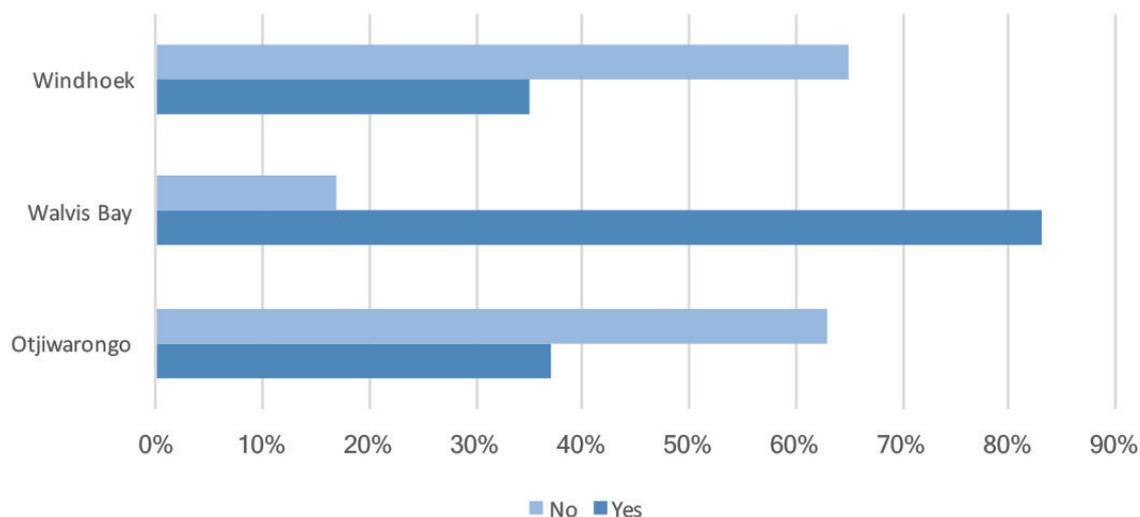
When asked about their reasons for settling in a particular area or neighbourhood, the majority of respondents cited the availability of land as their main influence. 47 percent of respondents settled because land was available for them to settle on, compared with 30 percent of residents who settled for affordability, 20 percent who settled because of the availability of services within the area, and five percent who selected an area for safety reasons. None of the respondents had selected an area because their family home was there.

Chart 6: Satisfaction with Current Living Arrangements



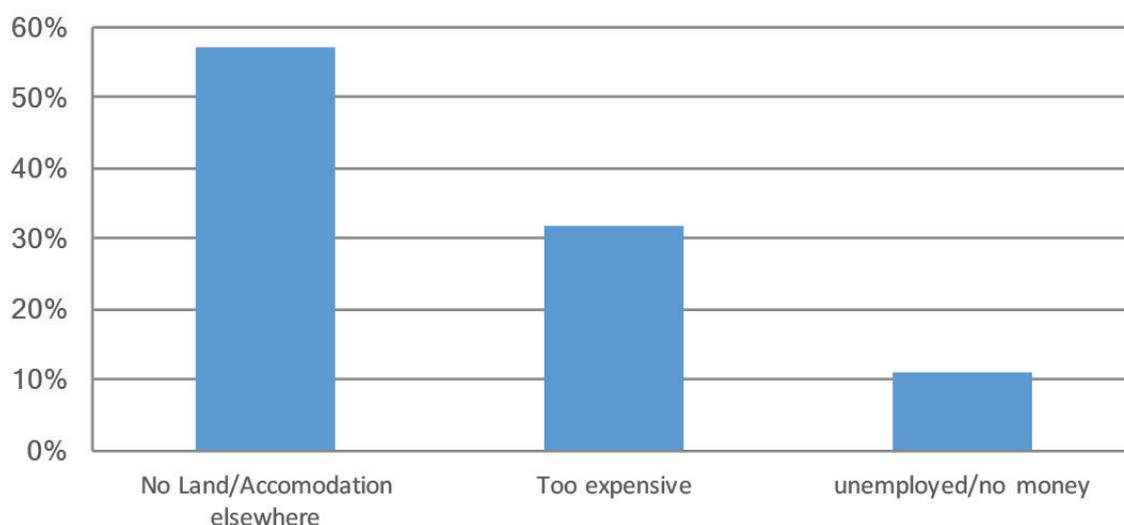
In Otjiwarongo, 58 percent of respondents reported satisfaction with their current living arrangements, compared with 42 percent of respondents who were unsatisfied. Walvis Bay recorded the highest rate of dissatisfaction with current living arrangements. Only 35 percent of respondents reported satisfaction with their current living arrangements, compared with 65 percent of respondents who were dissatisfied. Regarding satisfaction with their current home, 47 percent of respondents reported satisfaction, compared with 53 percent of respondents who were unsatisfied.

Chart 7: Relocation Preference



In Otjiwarongo, the majority (63 percent) of respondents specified that they would prefer not to relocate, compared with only 37 percent who would. This is similar to Windhoek, where 63 percent of respondents specified that they would prefer not to relocate, compared with only 37 percent who would. The majority (83 percent) of respondents in Walvis Bay specified that they would prefer to relocate, compared with only 17 percent who would not.

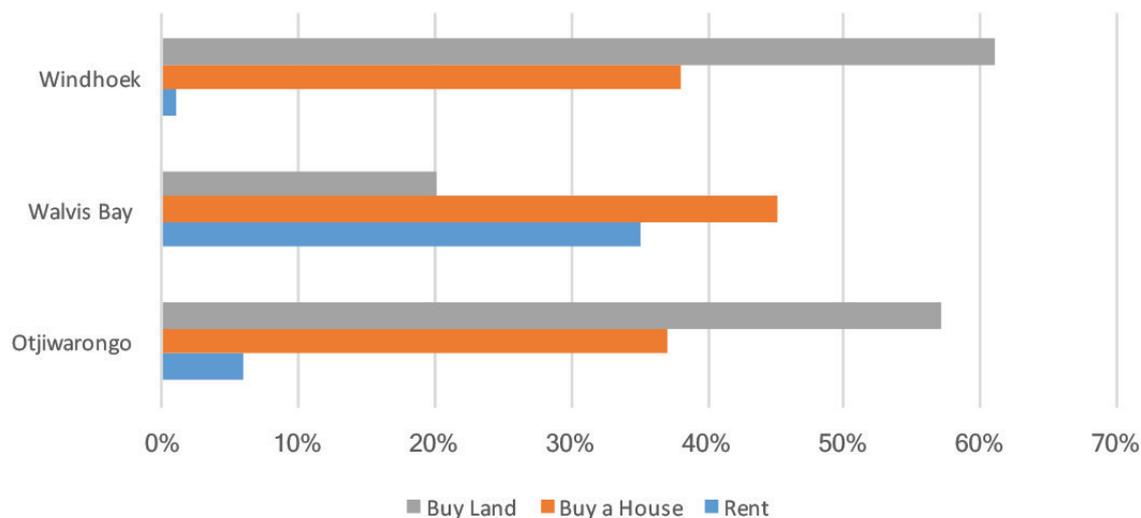
Chart 8: What are the obstacles to relocation?



Those respondents who indicated a preference for relocation (who made up 51 percent of respondents from all three sites) cited three main barriers to relocation. 57 percent said they were hindered by the lack of available land or accommodation elsewhere, 32 percent said the costs of relocation were too expensive for them to bear, and the remaining eleven percent were either unemployed or had no money to make relocation possible.



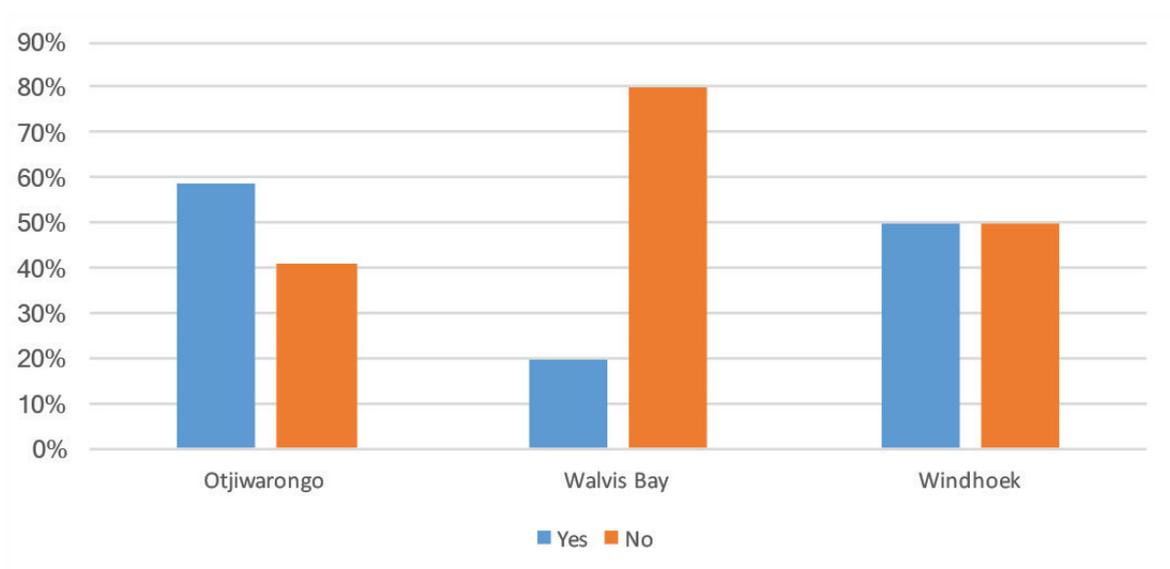
Chart 9: Would you rather rent/ buy a house/ buy land?



Overall, the majority of respondents revealed a preference for buying land. 47 percent of respondents would prefer to buy land, compared with 40 percent who prefer to buy a house and 13 percent who prefer to rent.

In Otjiwarongo, 57 percent of households preferred to buy land, compared with 37 percent who chose buying a house, and six percent who would rather rent. Walvis Bay was the outlier, recording only a 20 percent preference for buying, compared with a 35 percent rental preference and a 45 percent inclination to buy a house. In Windhoek, 61 percent of households interviewed indicated a preference to buy land. In contrast, only 38 percent of households indicated that they would like to buy a house, and one percent indicated a rent preference.

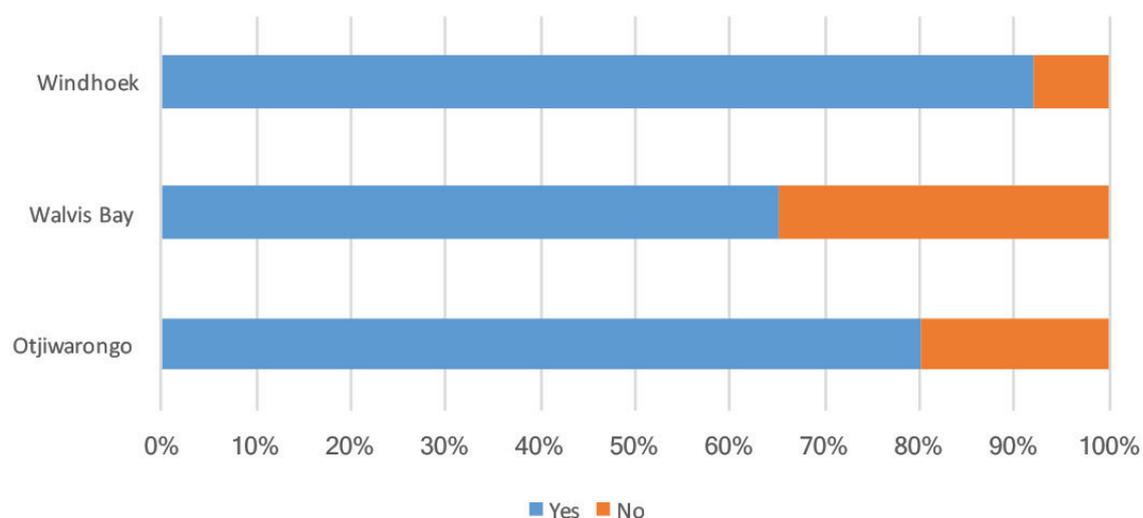
Chart 10: Do you have Legal Title to this land you currently occupy



The majority of residents revealed that they did not have legal title to the land which they currently occupied. Overall 43 percent of respondents confirmed that they had legal title, while the other 57 percent established that they had no title to the land they were occupying.

In Otjiwarongo, 59 percent of the respondents had legal title, while the other 41 percent had no legal title. In Walvis Bay, the overwhelming majority (80 percent) of respondents had no legal title, compared to 20 percent who did. In Windhoek, the responses were split 50 – 50 in terms of those with legal title and those without.

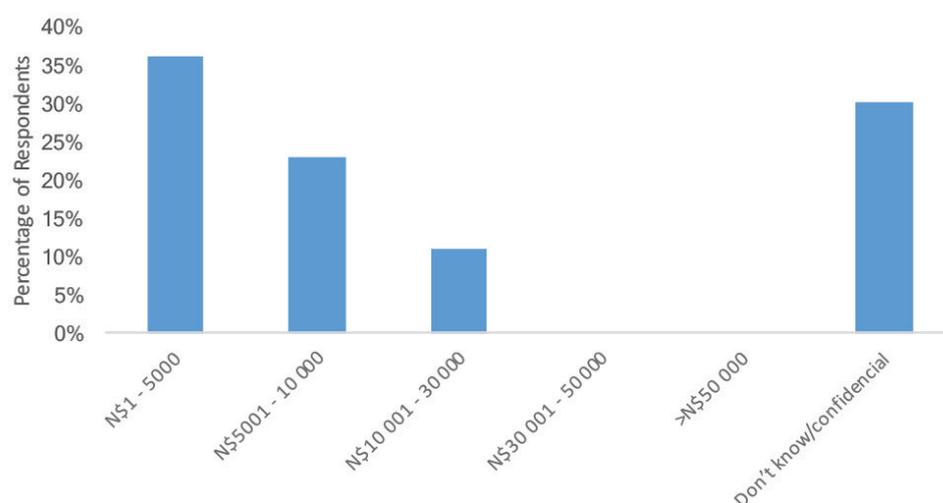
Chart 11: Will ownership encourage you to invest?



Generally, respondents indicated that a guarantee of ownership would encourage them to invest in their homes. This is in line with Weber's argument that the housing question is instead a land question, and can be addressed through the provision of secure land tenure, which would enable households to build permanent structures and thus make more or lasting investments in their homes.³⁴¹ Property rights, and land rights in particular, are seen as enhancing investment and the living standard of people by facilitating access to credit.³⁴²

In Otjiwarongo, 80 percent of respondents said ownership would encourage them to invest, compared to 20 percent who disagreed. In Walvis Bay, 65 percent of respondents agreed that they would invest if they were guaranteed ownership, while only 35 percent disagreed. In Windhoek, 92 percent of respondents indicated that they would invest in their homes if ownership was guaranteed. Only eight percent of respondents indicated no inclination to invest.

Chart 12: Average Monthly Household Income

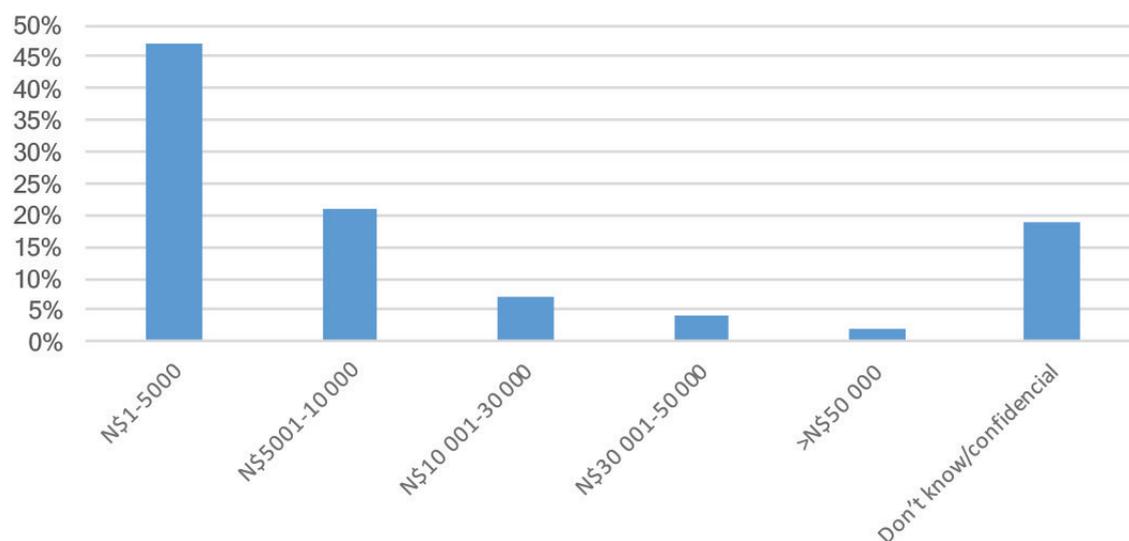


³⁴¹ Interview with Dr Weber, Beat, DWN, Windhoek, August 14, 2017.

³⁴² Kaakunga, Esau and Ndalikokule, Vitalis, "Property Rights and Access to Credit," BoN Occasional Paper, Bank of Namibia, Research Department 2006.

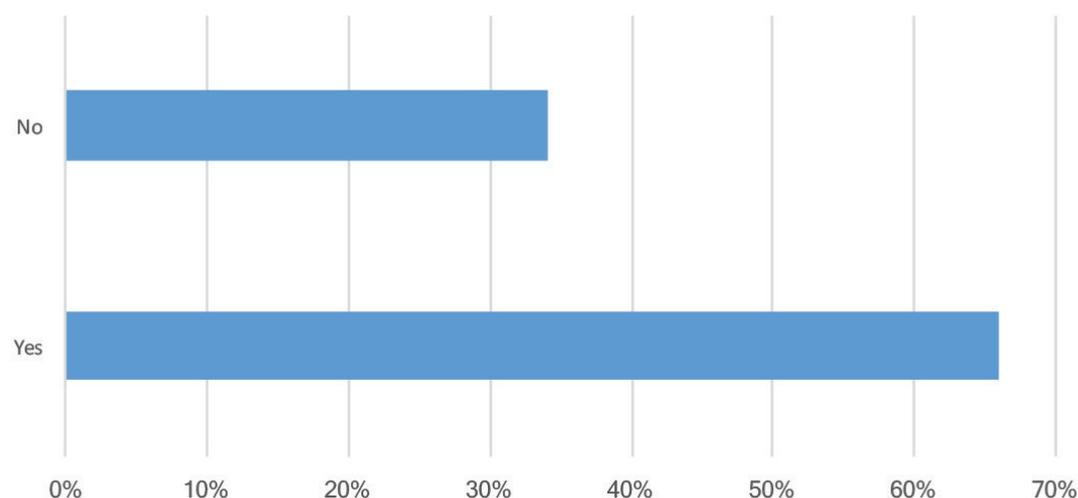
When asked about their average monthly household income, the proportion of respondents able to answer this question (70 percent) all fell below the N\$30,000 threshold. 36 percent of respondents earned up to a maximum of N\$5,000, 23 percent earned between N\$5,001 and N\$10,000, and the remaining 11 percent earned between N\$10,001 and N\$30,000. Only one respondent fell in the N\$30,001 – N\$50,000 bracket. 30 percent of the respondents were unable to say what their average monthly household income was, or did not want to disclose the information.

Chart 13: How much can you afford to invest?



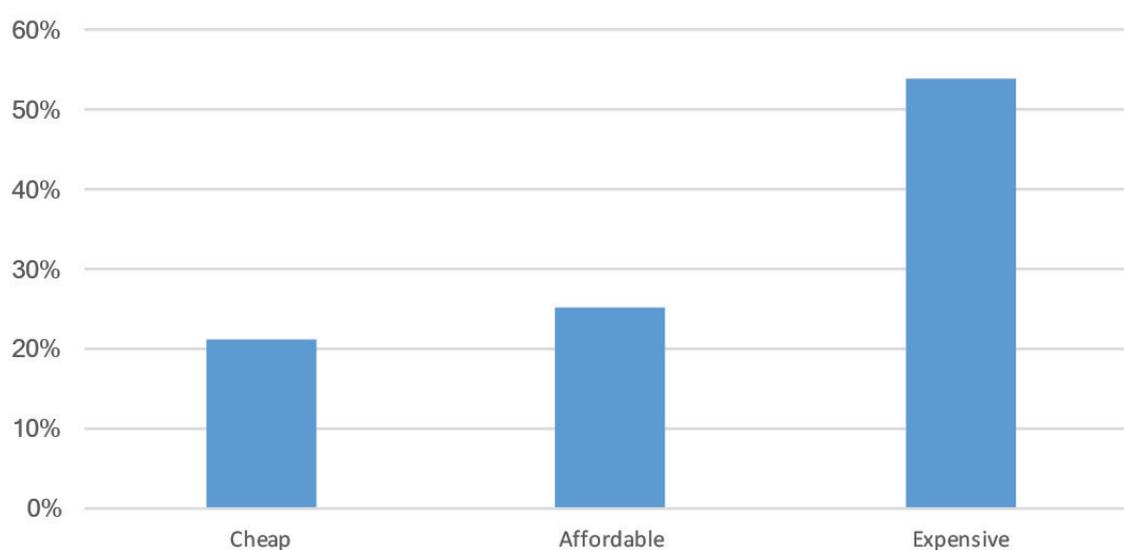
Residents who indicated that they would invest in their homes if ownership was guaranteed, were further asked to indicate how much they would be able to invest. 47 percent of respondents indicated that they would invest up to N\$5,000; 21 percent would invest between N\$5,001 and N\$10,000; seven percent would invest between N\$10,001 and N\$30,000; four percent would invest between N\$30,001 and N\$50,000; and two percent would invest more than N\$50,000. 19 percent of the respondents were unable to estimate how much they could invest either because they were unaware, or because they felt the information was confidential.

Chart 14: Would you live in a house made of alternative material?



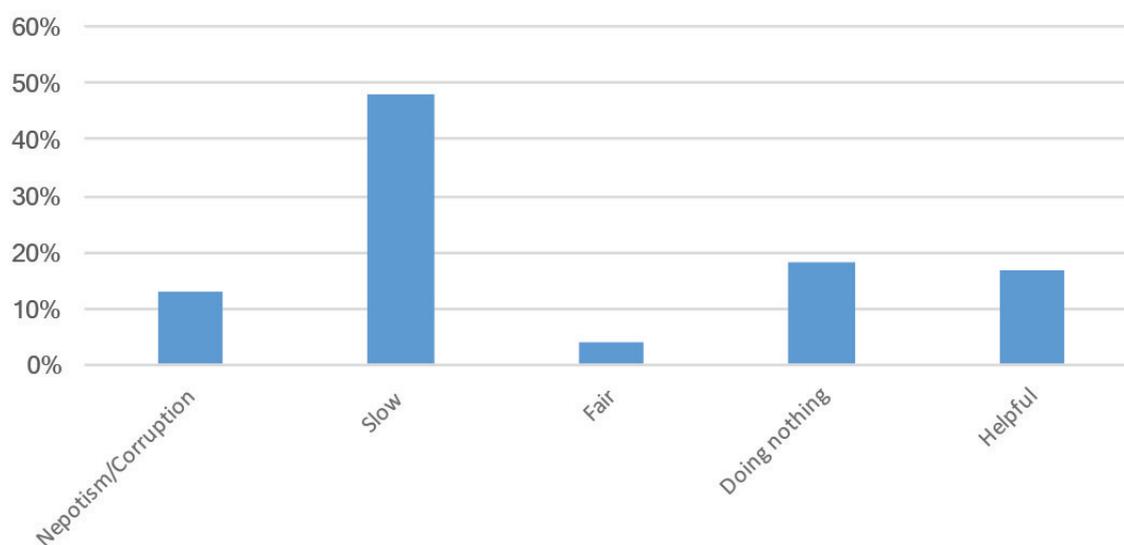
The majority of respondents (66 percent) across all three towns indicated that they would consider living in houses made with alternative building materials. Some respondents further qualified this by stating that they believed some alternative material structures presented much better options than the shacks which they currently occupied.³⁴³ Other residents indicated that so long as ownership was guaranteed, they would have no problems moving into houses constructed with alternative materials. Respondents who were most opposed to living in houses built of alternative materials were largely Windhoek residents who stated that they perceived alternative building materials to be of inferior quality to conventional materials.

Chart 15: Perception of housing prices in your area?



Respondents were asked to share their perception of housing prices in their respective areas. 21 percent of respondents were that housing priced were relatively cheap, 25 percent felt that they were affordable, and the remaining 54 percent felt that housing prices were expensive.

Graph 16: How is your municipality addressing housing provision?



³⁴³ This was an open-ended question, but most respondents answered with a simple yes or no. Some residents did elaborate their response and these responses are what is here discussed.



Lastly, respondents were asked about their perception of their municipality's efforts in addressing housing provision³⁴⁴. The majority (48 percent) indicated that they thought efforts on the parts of their municipality were slow. 18 percent felt that nothing was being done, compared with 17 percent who thought their municipalities were helpful. 13 percent of respondents felt that housing provision efforts were plagued by corruption and nepotism. The remaining four percent felt their municipalities were performing fairly in providing housing.

³⁴⁴ This was an open-ended question, but most respondents answered with a simple yes or no. Some residents did elaborate their response and these responses are what is here discussed.



Chapter 11: Governance Aspects and Challenges

The Debate around Building Standards and Urban Planning Regulations

As already noted in chapter five, local authorities including municipalities and town councils are an important stakeholder in the housing sector. LAs are mandated to administer urban areas, which includes the planning and layout of town lands as well as the provision of bulk service infrastructure. The extent of a local authority's powers depends on its size; larger towns and cities do have more autonomy from the overseeing line ministry.³⁴⁵ Building standards as well as town planning regulations are laid out in a number of acts and ordinances. The main regulation for building construction remains the apartheid-era National Building Regulations and Standards Act 103 of 1977. The Act still relates closely to South African regulations and building standards set by the SABS. In 2010, an agreement was reached between the NSI and SABS in order for Namibia to continue using standards set by SABS. Similar to building standards, town planning schemes, the subdivision of town lands and the establishment of townships are also regulated by very dated legislation, being the Town Planning Ordinance of 1954 and the Townships and Division of Land Ordinance of 1963.

Many respondents raised concerns around how LAs conduct town planning as well as the application and enforcement of building standards. Individual respondents both from the building and banking sector as well as from NGOs took issue with a number of different regulations as well as the overall regulatory framework. Respondents argued, oftentimes quite forcefully, that these regulations severely curtail the ability of LAs, private developers, and public institutions to secure and service land and provide housing. The following requirements were particularly criticised:

- Zoning rules dividing urban areas into dedicated zones for residential, business and industrial purposes.³⁴⁶
- Restrictions, standards and certification requirements related to buildings on individual properties.
- Overall town planning regulations, including requirements related to size of properties, streets and walkways.
- Lengthy bureaucratic review and approval processes with regards to building plan approvals and township planning and proclamation.

Zoning requirements, many respondents argued, ignore the importance of necessarily close interactions between different socio-economic components within an urban area, not only for economic gain but also to build a sense of community and wellbeing. Thus for example placing business and industrial areas far from residential suburbs increases transport costs for residents. Instead, much more emphasis should be placed on 'mixed-use' areas which essentially allows for different activities to take place close to each other. For example shops and offices should be placed in the same building together with residential units.^{347,348} Representatives from the building industry and NGOs state that building standards are oftentimes applied too rigidly and approval of building plans by municipalities can take extraordinary amounts of time and significantly raise costs.^{349,350} Closely related to the zoning issue, Namibia's town planning rules are seen as severely outdated and lacking specificity regarding community needs. Hence for example the location of public space such as parks does not necessarily receive the careful attention it deserves and the extensive width requirement of roads is also seen as a negative.^{351,352} The minimum size requirement of 300m² for a single residential erf is seen as too large and restrictive.³⁵³ Finally, a number of respondents stated that the planning and approval process of building plans and especially new township layout and proclamation can take anything between two and five years given the complex number of legal and administrative steps that have to be

³⁴⁵ Curren Jonathan, Kaputu Chisakula, Kozonguizi George, Harris Howard and Curran Patrick, "Revision of National Building Codes to Incorporate Renewable Energy Technologies and Energy Efficiency Principles - Background Review," REEEI. February 4, 2013. 6.

³⁴⁶ Ibid., 7.

³⁴⁷ Interview with Mr Barnard, Leon, Barnard Mutua Architects. Windhoek, August 8, 2017.

³⁴⁸ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

³⁴⁹ Interview with Mr Badenhorst, Nico, CIF, Windhoek, September 15, 2017.

³⁵⁰ Interview with Ms Mbanga, Edith, SDFN, Windhoek, August 22, 2017.

³⁵¹ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

³⁵² Mendelsohn, Martin, "The Right to Urban Land," EAN presentation, June 14, 2017.

³⁵³ Holze, Winfried, "Editor's Guest: Windhoek City at Odds with Harambee," The Namibian, April 15, 2016.



taken. This is of considerable concern since the lengthy process delays the construction of new housing and raises costs.^{354,355} In addition, such a drawn-out process cannot keep up with the rapid expansion of low-income and informal urban areas.³⁵⁶

It is important to note that many municipalities are acutely aware of these issues and even agree with some of the critiques raised by other stakeholders. Indeed, informants within the municipalities were divided on the utility of the current building standards. Some interviewees from the Walvis Bay municipality felt that the minimum national property size of 300m² was too large and limited the provision of housing.³⁵⁷ CoW officials acknowledge that the town planning process is cumbersome and that existing engineering standards such as minimum street widths do not speak to today's challenges around housing municipalities are facing.³⁵⁸ However, LAs consulted during this study stated that they could not simply ignore or relax national building and town planning standards. The Otjiwarongo municipality respondent noted that the MURD did not favour the settlement of town lands before their formalisation; in other words having people living on town lands that had not yet been properly planned out, serviced and officially proclaimed.³⁵⁹ An engineer from Walvis Bay expressed grave concern that lower building standards could result in poorly constructed, sub-standard houses that would endanger the health and safety of residents especially in the long term.³⁶⁰

Local Authorities' Varied Responses to Housing and Land Shortfalls

While it might not be perceived on the ground by the respective local communities, LAs have sought to manage and alleviate the severe shortfalls in housing and serviced land in urban areas. Different LAs have utilised differing strategies to deal with lack of housing and serviced land. The CoW for example has and continues to place much effort into upgrading existing informal settlements so they can be 'formalised.' Hence the city puts in place infrastructure such as roads and sewerage systems and divides the land into properly demarcated properties. Once officially formalised, inhabitants can then gain official tenure of their erven. While this process is beneficial it is very difficult to catch up with the excessive demand for affordable land and housing in the city.³⁶¹ In addition, Weber and Mendelsohn, in their insightful study on Namibia's informal settlements, note that seeking to upgrade urban areas that have not been planned out from the beginning is costly and highly disruptive, since residents who have already settled need to suddenly conform to a formal town layout with roads and demarcated properties. In addition, informal areas are often so densely settled that the application of 300m² size erven cannot cater for the original number of inhabitants. Another problem is that even in serviced or upgraded areas many properties are officially too small, making legal tenure difficult. Without legal ownership however, owners are prohibited from building permanent brick and mortar houses.³⁶² According to the City of Windhoek respondents, permission has been requested to allow smaller size erven then legal for a specific project. Furthermore, the Windhoek municipality has established business corridors in areas of Katutura where the utilisation of property both for business and residential purposes was granted. Finally, the city has given permission on occasion for developers to build demonstration houses utilising alternative materials.³⁶³

The Walvis Bay municipality has taken a different approach to the CoW. City officials note that growth of typical informal settlements is constrained by the town's geographic conditions, particular by the dune belt. Instead, existing formal, low-cost areas have seen the rapid erection of illegal shacks, leading to crowded conditions for residents. The municipality argued that these shacks are often rented out since many people are coming to the city are looking for work rather than a permanent place to stay. These survey findings support this assessment. Acknowledging the severe limitations of the national minimum

³⁵⁴ Interview with Mr Badenhorst, Nico, CIF, Windhoek, September 15, 2017.

³⁵⁵ Interview with Mr Kalili, Namene, FNB, Windhoek, August 14, 2017.

³⁵⁶ Interview with Dr Weber, Beat, DWN, Windhoek, August 14, 2017.

³⁵⁷ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁵⁸ Interview with Mr Kakero, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.

³⁵⁹ Interview with Mr Slabbert, Naude, Otjiwarongo Municipality, Otjiwarongo, October 10, 2017.

³⁶⁰ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁶¹ Interview with Dr Weber, Beat, DWN, Windhoek, August 14, 2017.

³⁶² Weber and Mendelsohn, 84-5.

³⁶³ Interview with Mr Kakero, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.

property size the city officially allows owners to put up two additional small rental units or one larger secondary residential unit on a single residential property. Primarily the municipality has taken this move to limit the proliferation of ‘backyard’ shacks – a severe issue in the city. City officials claim they have had some success with this policy in that more and more people in Kuisebmond are dismantling backyard shacks and putting up proper rental structures. The municipality has also a ‘special residential’ classification for around 100 properties which allows two families to reside on one erf. This does however not entitle them to legal ownership. The LA has engaged with the national-level regulator in order to negotiate for such 150m² properties to be given a legal ownership title.³⁶⁴

Finally, Otjiwarongo has sought to proactively manage the growth of unplanned, informal settlements, reportedly with considerable success. The municipality has done so by ensuring that informal areas are laid out according to a basic town layout allocating space for roads, public spaces and private properties. The municipality uses its own limited resources to undertake the layout without a dedicated town planner or having the new township expansion reviewed and approved by the national authorities. This method, while crude, enables the town to conduct town layout activities at a very low cost. Thus, much unlike CoW the municipality regularly allocates un-serviced land to immigrants. The municipality argues that this approach allows the LA a level of control over informal areas and eases formalisation at a later stage.³⁶⁵ It should be noted that residents occupying such demarcated, informal land do not possess legal tenure.

Perceptions & Misconceptions around Housing

Much of the debate around housing in Namibia seems to be dominated by a specific and constricted understanding of what a suitable, adequate housing unit should look like. In general a decent housing unit is characterised as being: freestanding on a dedicated erf, single-storey, constructed from conventional building materials (brick & mortar) and connected to all service infrastructure including water, sanitation and electricity. In addition, discussions around house types often seem to imply that they should be suitable for a family or couple, which would entail a dedicated living room and multiple bedrooms and outside space for a garden and storage space. Of the basic ‘Core’ house types offered on the NHE’s website for example, only one out of five offers just one bedroom, while it appears that all of the NHE’s 15 house types on offer are designed to be freestanding.³⁶⁶ Furthermore, government and other stakeholders place considerable emphasis on citizens becoming home owners.³⁶⁷

This is of concern since these concepts do not seem to be based on solid research or reflect current realities. The idea that housing should primarily cater for couples or families and should be owned by the residents ignores the fact that there are many different demographics in Namibia. For example students or young, single adults do not require and usually cannot afford large ‘family type’ houses. Maritz notes that the national discussion often ignores these crucial details and argues that available housing options need to cater for a wide variety of people including the disabled and homeless.³⁶⁸ The promotion of single-storey, freestanding residential houses such as offered by the NHE and build under the MHI is also heavily criticised – particularly by architects. Martin Mendelsohn among others argues that far more focus and emphasis in housing design should be placed on densification. This concept essentially means that more housing units as well as other types of buildings are placed on a smaller area of land. This is usually done by building multi-storey buildings and removing gardens. Clever building design and allocating less overall floor space per housing unit as well as reducing street and sidewalk breadth can also save space. In urban areas where land is particularly costly this approach has significant cost advantages. Land needed per housing unit is vastly reduced and service infrastructure needs to cover less space to reach all buildings as compared to an area where single houses are spread out over a larger area.³⁶⁹ In addition such an approach would also reduce transport

³⁶⁴ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

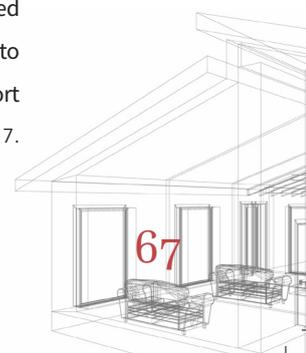
³⁶⁵ Interview with Mr Slabbert, Naude, Otjiwarongo Municipality, Otjiwarongo, October 10, 2017.

³⁶⁶ <http://www.nhe.com.na/type-of-houses/index.htm>

³⁶⁷ Sweeney-Bindels, 26.

³⁶⁸ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

³⁶⁹ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.



costs for residents as different suburbs would be closer together. And a public transport system would be more cost-effective since more people would have access to affordable transport over a shorter distance.³⁷⁰ Drawbacks of this approach are that individual residents would have access to less space and fewer garden areas. In the report on African cities by UN-Habitat it is stated that:

“High levels of sprawl in Southern African cities reflect lack of land-use planning and management. Sprawl generally increases costs of services and of goods such as food. Ultimately, these culminate in higher costs to households and businesses. Compact, medium to high-density settlements are more sustainable in use of resources as well as waste and emission profiles.”³⁷¹

Overall it can be noted that designing and initiating more dense and compact urban living areas is seen as highly beneficial and could do much in addressing the housing shortages in Namibia’s urban centres. However, a long-standing perception among citizens holds that freestanding, single-storey houses are ideal. Oftentimes it is argued simply that that Namibians ‘need space’ and that housing units in multi-storey buildings are therefore not acceptable to citizens.³⁷² This perception is also shared by staff of the Walvis Bay municipality, who did state that this information was drawn from a low-income area community survey.³⁷³ Maritz notes that this perception might be still hold true for older generations but argues that the perception has changed especially among younger Namibians.³⁷⁴ In turn Mendelsohn has rightly pointed out that the building of fairly small and semidetached, as well as multi-storey housing complexes has become very popular in Windhoek as well as in other large towns in the country. He argues thus that the perception of Namibians insisting on living only in freestanding housing units does not hold.³⁷⁵

Representatives from LAs interviewed for this study voiced different opinions on densification. Both Walvis Bay and the Windhoek municipality did state that they were considering the utility of densification, but that it was not official policy. The CoW respondent/s noted that they had some regulatory incentives for developers to consider constructing multi-storey buildings with mixed-use allowance. The city however actively promotes densification primarily in the central business district (CBD).³⁷⁶ The city’s incentives to promote mixed-use development are criticised by Maritz as ineffective due to the already excessive high cost of registering a property as a business premise.³⁷⁷ Kalili noted that in his opinion the CBD was already congested and expensive.³⁷⁸

Walvis Bay stated that they first had to engage with the community on such matters – citing that such concepts might not be acceptable due to the possibility of overcrowding.³⁷⁹ Oddly enough, only the smallest of the three municipalities consulted – Otjiwarongo – expressed itself very favourably towards densification stating that this was an active policy as part of the Local Authority’s strategic plan. The densification policy is focused on all formal residential areas; in addition, the authority has also endorsed mixed-use developments.³⁸⁰ NHE representatives stated that they do construct multi-story buildings oftentimes intended for rental. One such development is located in Otjomuise in Windhoek. However, NHE noted that it was not seen as very popular and should perhaps be targeted more at students and singles.³⁸¹

With regards to home ownership, it seems highly unrealistic by government to prioritise such a strategy to alleviate housing shortfalls - considering the very limited financial means of a majority of Namibians. This notion also ignores the fact that many people might not necessarily be interested in owning a property and would rather prefer to rent. It is no secret that

³⁷⁰ Holze, Winfried.

³⁷¹ UN-Habitat, “The State of African Cities 2014: Re-imagining sustainable urban transition,” 2014. 240-1.

³⁷² Mendelsohn, Martin.

³⁷³ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁷⁴ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

³⁷⁵ Mendelsohn, Martin, “The Right to Urban Land,” EAN presentation, June 14, 2017.

³⁷⁶ Interview with Mr Kakeru, Otniel & Mr Endjala, Vernouman, CoW, Windhoek, August 30, 2017.

³⁷⁷ Interview with Ms Maritz, Nina, Nina Maritz Architects. Windhoek, August 16, 2017.

³⁷⁸ Interview with Mr Kalili, Namene, FNB. Windhoek, August 14, 2017.

³⁷⁹ Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁸⁰ Interview with Mr Slabbert, Naude, Otjiwarongo Municipality, Otjiwarongo, October 10, 2017.

³⁸¹ Interview with Mr Mukulu, Gisbertus & Mr Libongani, Eric, NHE, Windhoek, September 22, 2017.

Namibia boasts a very mobile populace. Housing needs can also differ by location. In Walvis Bay the survey indicates that people are more interested in renting rather than owning houses as many residents of the town move there primarily for work purposes. This characteristic has also been confirmed by the Walvis Bay municipality.³⁸² An individual's decision on housing includes a wide verity of considerations that go far beyond the issues of affordability and ownership. It is also interesting to note that the study survey indicates that a large proportion of residents interviewed at the three study sites would prefer buying urban land; indeed the majority of respondents in Otjiwarongo and Windhoek preferred such an option rather than buying a house or renting. In principle, these considerations should be taken into account in the conduct of good spatial planning – which should make sensible provisions for economic, environmental and socio-economic aspects. The National Housing Policy of 1991 does to some extent acknowledge and promote a holistic, urban planning approach that goes beyond the provision of housing.³⁸³ However, it is also very evident that the policy is very dated and provides very little guidance in terms of housing options and challenges faced by urban residents and LAs. In IPPR's 2011 housing report it is noted that little attention is paid to the integration of new developments with existing and planned constructions.³⁸⁴ From the information available it is clear that this issue is still not being adequately addressed by current urban planning practices.

Awareness of Issues & Disagreements on Solutions

It can be argued that stakeholders in the housing sector are acutely aware of the many challenges that Namibia has to face with regards to alleviating the severe shortages of affordable dwellings and serviced land. All respondents spoken to during the course of this study demonstrated a good understanding of the issues at hand such as lack of serviced land, complex and lengthy procedures, outdated town planning regulations and so forth. Indeed, regardless of their respective sector and area of expertise many informants mentioned most if not all of the problems identified in the findings. Government, as one of the key stakeholders in the housing sector also shows a comprehensive understanding of the many issues afflicting the housing sector. This, at least can be garnered from various public responses and speeches by senior government officials over recent years such as statements made by the former Minister of Regional and Local Government, Housing and Rural Development (MRLGHRD) Jerry Ekandjo.³⁸⁵ In her very recent introduction of the new Urban and Regional Planning Bill, former Minister Shaningwa from MURD acknowledged the country's outdated legal planning regulations, the large housing backlog and the rapid growth of informal settlements.³⁸⁶

However, this report also clearly highlights the fact that many stakeholders disagree over how to approach and solve most of the identified issues. This is clearly evident for example when reviewing stakeholders' opinions on the issue of building standards and town planning requirements. While in many ways it is probably only natural for stakeholders to hold differing positions it is unfortunate to note that overall little effort has been made at national level to conclusively address these differences. There is little evidence for example, that stakeholders are given the opportunity to regularly and concertedly engage with each other on housing and land issues. A number of respondents have acknowledged that in their view that many stakeholders in the private as well as public sphere operate in "silos", severely hampering cooperation and synergies.³⁸⁷ Indeed, some stakeholders did not seem to be very interested in actively communicating with other players in the housing sector. It is positive to note that there are efforts to promote more engagement among stakeholders within the sector this includes the establishment of the Green Building Council of Namibia in 2014³⁸⁸ and MURD has reportedly recently established formal discussion forums that involve a range of stakeholders.³⁸⁹

³⁸² Interview with Mr Manale Jack, Mr Burger, Andre & Mr Nambahu, Ephraim, Walvis Bay Municipality, Walvis Bay, August 25, 2017.

³⁸³ GRN, "Namibia National Housing Policy," revised edition July 2009. 9.

³⁸⁴ Sweeney-Bindels, 25.

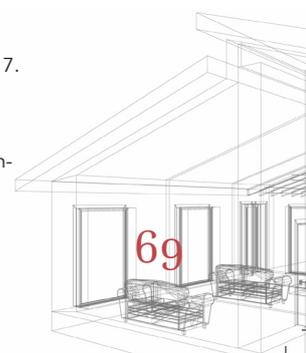
³⁸⁵ Sweeney-Bindels, 27.

³⁸⁶ MURD, "Motivational Statement on the Introduction of the Urban and Regional Planning Bill 2017," Shaningwa, Sophia. National Assembly, November 7, 2017. 4.

³⁸⁷ Interview with Mr Mukulu, Gisbertus & Mr Libongani, Eric, NHE, Windhoek, September 22, 2017.

³⁸⁸ The Namibian, "Green Building Council: What it means for Namibia," July 3, 2014.

³⁸⁹ Interview with Mr Mukulu, Gisbertus & Mr Libongani, Eric, NHE, Windhoek, September 22, 2017.



Chapter 12: Findings

2011 & 2018 Findings

In 2011 the IPPR study on housing authored by Sweeney-Bindels came to the following eight key findings with regards to the housing sector:

1. Little & ambiguous information available
2. Slow delivery & questionable value for money
3. Limited availability of serviced land
4. Mismatch between supply & demand
5. Limited use of alternative and local materials and technology
6. Limited attention for integration
7. Little use of private sector know-how and resources
8. Focus on home ownership
9. Limited access to banking

Unfortunately, this research comes to the conclusion that the findings from 2011 still hold in 2018. It can be cautiously stated that progress on addressing specific findings identified by Sweeney-Bindels has taken place in recent years. However, none of the eight issues have been resolved in any meaningful way. This study has identified four additional findings. The following section will briefly list, discuss and update as appropriate all findings, starting with those from this study:

1. Complex and Limited Regulatory Framework

Namibia possesses a considerable number of laws and regulations that govern the housing sector, town planning and building constructions. Furthermore, there are various additional regulations that, while not directly concerning housing, influence the sector. These include regulations concerning housing finance, deed registration and land tenure. Finally, apart from national legislation, Local Authorities can and do make and enforce specific building requirements in their respective urban settlements. This plethora of regulations significantly complicates housing developments, town planning and township proclamations. The resultant lengthy bureaucratic application, review, certification and approval processes in general add considerable delays and costs to urban land planning and housing delivery. Many regulation-imposed steps related to housing also involve professional and technical services which impose additional costs on urban housing development, land planning and servicing. Finally, town planning regulations stemming from the 1950s and 60s are severely outdated and have little in common with progressive, current, internationally-recognised urban planning best-practices. While a comprehensive regulatory framework for housing is undoubtedly crucial there is considerable evidence that Namibia's regulatory framework is overtly bureaucratic and cumbersome, oftentimes curtailing housing delivery and hampering innovation in the sector.

2. Local Authorities lack Capacity and Resources

Research clearly indicates that most LAs find themselves unable to address the housing and land shortfalls in their respective urban areas. Authorities lack capacity in terms of staff and know-how as well as financial resources. Maladministration and poor financial control among a number of LAs has also undermined development efforts, including housing and land provision.



3. A number of Local Authorities are actively seeking to address housing and land shortfalls in their jurisdictions

Some LAs in Namibia are very proactive in trying to mitigate and resolve the lack of adequate and affordable housing in urban areas. This exploration of possible solutions has led to a range of approaches and experiments, including the relaxation of building and town planning regulations, seeking PPPs with private developers and banks for housing initiatives, and low-cost town land demarcation without formalisation. While these strategies have not always brought success, they demonstrate that even with few resources and the current constricted regulatory framework new solutions to the housing crisis can be pursued.

4. Limited engagement and communication between stakeholders

It is evident from this research that there are few formal communication platforms and forums available for all stakeholders to consult, discuss issues, exchange information and strategies regarding the housing sector. It is also notable that some aspects such as building standards and town planning processes have become very contentious issues. The lack of communication between stakeholders only compounds these debates further. Consequently, stakeholders find it difficult to exchange information, pursue synergies, and to tackle sector challenges jointly.

5. Little & ambiguous information available

Research on the housing sector in the country continues to be plagued by a dearth of data. Information that is available is oftentimes fragmented, outdated, conflicting, unverified or difficult to access. In particular, solid and comprehensive data on government housing initiatives, finance, town planning policies and strategies remain patchy. For example, the detailed assessment report of the initial MHI phase from 2014 – 2015 has yet to be made public.

6. Slow delivery & questionable value for money

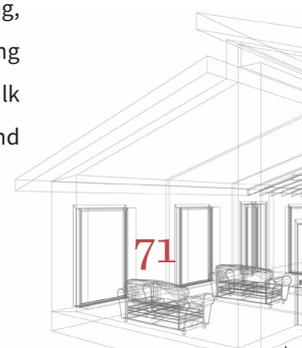
Namibia's public housing initiatives continue to underperform in terms of meeting ambitious construction targets as well as dwelling backlog estimates. The initial annual target of constructing over 10,000 dwelling units under the MHI, which was included in the NDP4, could not be met and was severely reduced. Instead, during the course of the NDP4 period a total of only 5,909 houses were constructed for low-income groups by a range of programmes including by NHE, the BT programme and the SDFN. In addition, around 26,700 plots of land were serviced compared to the targeted 34,700³⁹⁰ According to media reports, housing and the servicing of land under the HPP has been progressing steadily, with a total of 8,100 houses out of a target of 20,000 having been constructed by the end of 2017 with slightly less than two thirds of the Harambee Plan implementation period remaining.³⁹¹ None of these figures could be verified. Many respondents also expressed reservations regarding the effective utilisation of funding for public housing initiatives. Concerns ranged from inflated construction costs, poor quality, inefficient building plans and concepts and ineffective allocation procedures for new houses. While it is difficult to pin down and quantify the extent and negative impact on housing initiatives of these problems there is ample evidence that they are fairly prevalent and disruptive.

7. Limited availability of serviced land

All stakeholders agreed that the continued lack of serviced land in urban areas constitutes a key barrier to the provision of housing. Indeed, many study respondents argued that at the heart of the urban housing crisis stood the issue of adequate, affordable and timely land provision as opposed to the construction of dwelling units. The process of acquiring, servicing and formalising urban land is a lengthy, cumbersome and costly undertaking and unsuitable for meeting the current needs. A main impediment to the provision of serviced land is the considerable cost of constructing bulk services as well as the professional planning and demarcation of properties. In addition, inefficient town planning and zoning requirements continue to limit the utility of serviced areas.

³⁹⁰ GRN, "NDP4 Terminal Report 2012/13 – 2016/17," October 2017, 22.

³⁹¹ Beukes, Jemima, 2.



8. Mismatch between supply & demand

There exists a continued mismatch between dwelling units that are supplied by the private and public market and the demand for housing. Particularly citizens from lower-income groups have at best only a few housing options available to them. It is clearly evident that dwelling units built under public housing programmes like MHI and NHE that are touted as low-cost options are not considered as such by many residents and informants. The 2011 IPPR study on housing, states that NHE focuses on the section of population that earns more than N\$5,000 a month which constitutes less than 13 percent of the population. Only the SDFN and BT housing schemes provide possible housing options for very low-income groups; however, the programmes are too small-scale to catch up with the massive backlog.³⁹² Disconcertedly this has been a long-running issue that to date has seen very little acknowledgment from policymakers. It is of note that Cabinet recently decided that houses built under the mass housing programme would now be subsidised by 65 percent from government, thus meaning that a small two-bedroom house to the value of N\$200,000 built by NHE, would sell for N\$70,000. However, it is unknown how long this subsidy will apply for and how many houses are on offer.³⁹³

9. Limited use of alternative and local materials and technology

Government as well as most other stakeholders in the housing sector make little use of and show little interest in utilising alternative construction materials and methods. This is in direct contradiction to statements in national policies including the National Housing policy, and disregards the investment undertaken by government, the private sector and donors into initiatives including the HRDC. Local producers and suppliers of alternative construction materials and methods continue to face considerable regulatory barriers including cumbersome and unclear certification processes for their products. The Namibian construction sector remains highly reliant on dated conventional building materials and methods. As of yet, there is little uptake of the green construction concept in the country. This is a serious oversight considering that environmental conservation plays a big role in Namibia.

10. Limited attention to integration and progressive spatial planning

This finding from the 2011 IPPR study is updated to include spatial planning – a concept that very much encompasses and significantly expands integration. Sweeney-Bindels states that little attention has been paid to the integration of housing developments with existing or planned commercial and recreational areas. Again this is in contradiction to the official strategy as laid out in the National Housing Policy of 2009. Overall it can be argued that too little attention continues to be given to the thoughtful and considered planning of new developments with regards to integrating them with existing urban areas in order to create positive synergies and thus improve residents' economic and social wellbeing. This finding does not only apply to government but to all other stakeholders as well. However, there are indications that some LAs are conducting town planning activities in a more holistic manner and at a minimum are considering economic and social aspects when planning new townships or the improvement of existing urban areas. In addition, representatives from various stakeholders are informing and reflecting on these urban-design issues more often. The new Urban and Regional Planning Bill is a concerted drive to ensure that appropriate spatial planning becomes part and parcel of existing and new urban developments.

³⁹² Sweeney-Bindels, Els, 25.

³⁹³ de Klerk, Eveline, "Mass houses sell at N\$70,000 for low earners," *New Era*, February 5, 2018. 1.

11. Little use of private sector know-how and resources

This finding from the previous IPPR housing study still holds. Housing initiatives aimed at alleviating urban dwelling shortages are still predominantly driven by government institutions as well as the SDFN. There have been some minor improvements when it comes to engaging the private sector in this regard. Thus, unlike the National Housing Policy, the HPP mentions the importance of industry involvement, specifically with businesses assisting employees with affordable housing. A few companies such as FNB have followed suit; furthermore the private sector is increasingly taking part in PPPs with LAs and central government to service land and construct housing. However, engagement is still limited and approaches to draw on resources and knowledge on offer from the private sector remain limited.

12. Focus on home ownership

It is clear that house ownership remains a priority strategy for government in addressing housing shortfalls. This approach continues to ignore citizens' needs and preferences for a wide variety of housing options. The survey demonstrates this clearly with Walvis Bay respondents having much more interest in affordable rented accommodation than ownership. Low-income groups might also be better and faster served with urban land and associated legal tenure rights than costly houses constructed under government initiatives.

13. Limited access to Banking

Formal financing options for housing remains limited, while few Namibians access loans. Many citizens are also likely unsure about their ability to secure a housing loan and lack the necessary knowledge and financial literacy placing further impediments to expanding private housing finance.



Chapter 13: Conclusion and Recommendations

The need for a National Vision for Housing

As this study has found, the housing sector in Namibia continues to be negatively affected and constrained by a range of issues. While progress has been made in addressing a few of these problems, a large proportion of citizens in the country have few or no possibilities of accessing affordable, secure and adequate housing. This situation not only limits the socio-economic development of Namibia but also denies many citizens their human rights.

Perhaps the most crucial conclusion that should be drawn from this study is the near absence of a comprehensive, practical and realistic vision for Namibia's housing sector. Policymakers as well as stakeholders have given too little attention to how Namibia's urban settlements should broadly look like in order to maximise residents' socio-economic development and wellbeing in a sustainable and environmentally conscious way. Such a vision would need to go beyond generalised aims calling for housing for all and sustainable urban development; it would need to contain enough details and guidelines for practical application without being overtly technical and inflexible. Such a vision, if done well, would provide a clear and informative reference point for all stakeholders and guide land, housing and urban settlement developments. To be clear, elements of such a vision are already contained in Namibia's Housing Policy, which recommends among others high-density developments and a flexible regulatory framework to encourage innovative approaches to housing and land developments.³⁹⁴

However, it is evident from the discussions with stakeholders detailed in this report that these sensible elements are neither consistently implemented nor broadly endorsed. It might therefore be necessary for the central government to prescribe the implementation of specific elements of an overarching national housing vision. Prescriptive directives to stakeholders should also be accompanied by tangible assistance and resources to ensure local acceptance and goodwill towards the vision's objectives. The mandated development of a national integrated spatial planning framework outlined in the new Urban and Regional Planning Bill offers an opportunity to establish such a vision and enable the realisation of this vision with appropriate regulations.

Regardless of the possible shape of a housing vision or the spatial planning framework, it would be crucial to ensure that any new overarching regulation strikes a careful balance between social, economic and environmental aspects of housing and urban land development

Recommendations

1. The development of a national integrated spatial planning framework, coupled with the devolution of specific town planning powers to lower levels of government presents an extraordinary opportunity to review and restructure the existing regulatory framework around housing and urban land. Government needs to ensure that the timely development of the spatial planning framework is given all necessary financial and human resources necessary for the task. Government should furthermore endeavour to actively engage all stakeholders and the public during the development of this framework, as well as making use of local and international expertise.
2. In terms of finance, government should allocate more funding to the housing sector and urban land development. Furthermore, government needs to improve the oversight, management and utilisation of budgets for housing initiatives and related activities. It is recommended that government reviews allocation for housing initiatives with a view to prioritising the servicing of land rather than the construction of houses. In turn housing initiatives should focus

on low-income groups. Finally, national budgets for housing need to be administered in a more transparent manner, especially at regional and local levels, to improve accountability.

3. All stakeholders need to actively improve communication among each other and with the public. The importance of reviving as well as creating forums for regular engagement and information sharing among stakeholders cannot be understated. Stakeholders furthermore should maximise the utility of such forums to actively trouble-shoot identified issues, build consensus on housing and land development approaches and create an enabling environment for synergies and innovation.
4. While many issues afflict housing and land development in urban areas, situations and needs by individual LAs can differ markedly. Government, including regional and local authorities, needs to ensure that urban building standards and town planning regulations enable and incentivise integrated, flexible, cost-effective and sustainable housing developments. There should be clear certification processes and concise regulation in place to promote the use of alternative construction materials and methods. The construction industry should be encouraged to adopt green construction approaches more frequently. Finally, environmental considerations need to be given more weight in town lands and housing developments.
5. Government should provide Local Authorities with more tangible resources and practical support with regard to land surveying and servicing, town planning and housing initiatives. Workable solutions developed by LAs should be encouraged and supported. Likewise, community housing initiatives should be actively supported by the authorities. With regards to LA administration of urban settlements human rights and the socio-economic wellbeing of residents should become integral to town planning, development and management.





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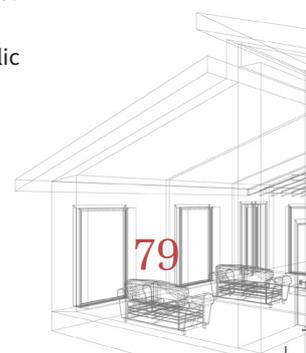
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Annex 1: Interviewed Stakeholders

	Organisation	Name
1	Barnard Mutua Architects	Leon Barnard
2	Nina Maritz Architects	Nina Maritz
3	Adventure Travel	Lorna E. Davids & Rauha M. Amutenya
4	National Housing Enterprise	Gisbertus Mukulu & Eric Lobongeni
5	Walvis Bay Municipality	Ephraim Nambahu, Adri Louw & Jack Manale
6	Polycare Namibia	Nico Badenhorst
7	Otjiwarogo Municipality	Naude' Slabbert
8	Shack Dwellers Federation of Namibia	Edith Mbanga
9	Development Workshop Namibia	Beat Weber
10	Legal Assistance Centre	Willem Odendall
11	First National Bank	Namene Kalili
12	UNAM Sociology Department	Ellison Tjirera
13	Panel to Panel	Francois Kotze & Johaan de Beer
14	Namib Prefab	Francois Louw
15	Construction Industry Federation	Nico Badenhorst
16	City of Windhoek	Otniel Kakeru & Vernouman Endjala
17	Shack Dwellers Federation of Namibia, Otjiwarongo	Ingrid Kasetura
18	Clay House Project	Peter Arndt
19	NUST Integrated Land Management Institute	Guillermo Delgado & Philip Lühl
20	NUST Fab-Lab Namibia	Bjorn Wiedow



Annex 2: Survey Sites Overview

Site Name	Location	Type of houses	Description
Windhoek	Havana	Shacks	Informal Settlement
	Hakahana	Brick houses	Low Income
	Ombili	Brick houses	Low Income
	Otjomuise	Brick houses	Low Income/informal settlement
	Khomasdal	Brick houses	Middle Income
	Donkerhoek	Brick houses	Middle Income
Number of questionnaires			107
Otjiwarongo	Ombili	Predominantly shacks	Informal settlement
		Shacks	Informal settlement
	Orwetoveni	Clay houses	Low income
		Brick Houses	Low income
		Brick Houses	Low income
Number of questionnaires			110
Walvis Bay	Kuisebmond	Tents	Informal settlement
		Shacks (wood)	Informal settlement
	Kabeljou	Brick Houses	Middle Income
	Single Quarters	Brick Houses	Low Income
Number of questionnaires			100
Total			317



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