

**Economic Association of Namibia
Housing Symposium**

**Housing and Social Issues in Namibia
Anna Muller**

30 MARCH 2022



SHACK DWELLERS FEDERATION OF NAMIBIA(SDFN)
NAMIBIA HOUSING ACTION GROUP(NHAG) TRUST

Background to Housing

(as per current housing policy revision)

- The Namibian housing crisis is characterised by high housing costs due to
 - slow and costly delivery of serviced land and
 - negligible affordable formal housing production, in a context of high un- and underemployment, and extremely low levels of household income.
- 2009 policy emphasis on homeownership as economic driver
- Mass Housing Development Programme (MHDP) predominantly focus on credit-linked housing during the pilot phase as the houses remained unaffordable to the majority.

Social Context of Housing

Majority of the population is excluded from accessing conventional credit-linked housing according to NSA statistics

- 62% earning below N\$5,000 per month
- 25% earning between N\$5,000 and N\$10,000

Informal housing is dominating our urban landscapes.

- The data collected by communities indicated that 216,000 shacks accommodate about 950,000 people in 285 informal settlements with About 40% of the urban population (Community Land Information Program-CLIP)
- Access to land: Security of tenure is denied – no development opportunities





Kuvukiland

Kupfer St

B1

Google Earth

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500 m

CURRENT DEVELOPMENT OPTIONS FOR SOCIAL INCLUSION, TARGETING THE LOW-INCOME HOUSEHOLDS

BUILD TOGETHER PROGRAM:

- Local Authorities manage the program.
- Move away from owner-built and employ contractors

SAVING GROUPS DEVELOP THEIR OWN HOUSING SOLUTION

- Independent saving groups financed by Built Together, Local Authorities
- Shack Dwellers Federation of Namibia managing their own Poor Peoples Development Fund – Twahangana Fund supported by MURD, Private Sector and Communities to build their own houses and develop their own land

MURD/CoW/NHE informal settlement upgrading programme

- House construction on individual plots on credit-linked principles

PARTICIPATORY INFORMAL SETTLEMENT UPGRADING

- Multi-partner approach to community driven informal settlement upgrading (enumerations, mapping, studio planning, reblocking and servicing) to open housing development opportunities – currently MURD funds channelled through Twahangana Fund

GREENFIELDS DEVELOPMENT

- Local Authorities developing with mostly government funding new townships and plots for sale
- Development Workshop develop greenfields plots of land

SAVING GROUPS DEVELOP THEIR OWN HOUSING AND LAND SOLUTION

SHACK DWELLERS FEDERATION OF NAMIBIA (SDFN)

A Social Movement on National Level of 1,016 Saving Groups, Comprised of 31,197 households - aim to improve the living conditions by working together as saving groups and supporting informal settlement communities according to their needs.

Supported by

NAMIBIA HOUSING ACTION GROUP (NHAG) TRUST, an NGO with 10 employees support the SDFN and informal settlement communities financially, technically, linking the community to the formal sector and administering their Poor People's Fund (to meet land, service and housing needs)

SOCIAL ASPECTS OF SDFN ACTIVITIES

- **PARTICIPATION:** The Federation activities empowers members and community to participate in their own development.
- **INFORMATION:** knowledge about ourselves, help us to develop ourselves
- **SAVINGS** is not only bringing small money together but people sharing their needs and planning for their development
- **EXCHANGES** - Learning from each other while practicing thereby Building capacity by learning from each other on good practices.

SDFN

- Social movement built on daily savings, regular learning exchanges, and managing their own construction and fund – built + 7,000 houses
- According to the quarterly data submitted for the 2nd National Land Conference report – supplying 79% of the low-income housing in Namibia – mainly financed through multi-sector (government and Private, community repayments) - channelled through the Twahangana Fund

Summary from Progress report on Implementation of the resolutions of the 2nd National Land Conference

Urban Land Resolution 22	Build 300 000 housing units/opportunities over the next 7 years. This is a National emergency									
Report	2021/2022				2020/2021	2019/2020	total statistics		For low-income group: +- less than NAD 8,000 monthly income	
stakeholders	Quarter 1	Quarter 2	Quarter 3	Total 9 months			Total for 2.75 years		number	%
							number	%	number	%
MHDP (Mass Housing Development Program)						222	222	6.0		
Private Developers	135	93		228	138	283	649	17.6		
PPP		26	12	38			38	1.0		
SDFN	298	79	86	463	787	585	1835	49.8	1,835	75.14
Decentralised BTP	38	28		66	44	102	212	5.7	212	8.68
Otweya Decongestion Walvis 13	13	40		53			53	1.4		0.00
ISSUP MURD/WHK Council/NHE	131	4	65	200	74		274	7.4	274	11.22
Council Funding				0	44		44	1.2		0.00
BTP Trust/Council	6		115	121			121	3.3	121	4.95
NHE	15	98		113	92	257	462	12.5		0.00
total	636	368	278	1,282.00	1,179.00	1,227.00	3,688.00	100.0	2,442.00	100.00

Communities reducing housing and servicing cost through own contributions - savings, brick making and managing their construction



+7,000 Houses constructed by SDFN



BUILDING PARTNERSHIPS TO FINANCE AFFORDABLE HOUSING

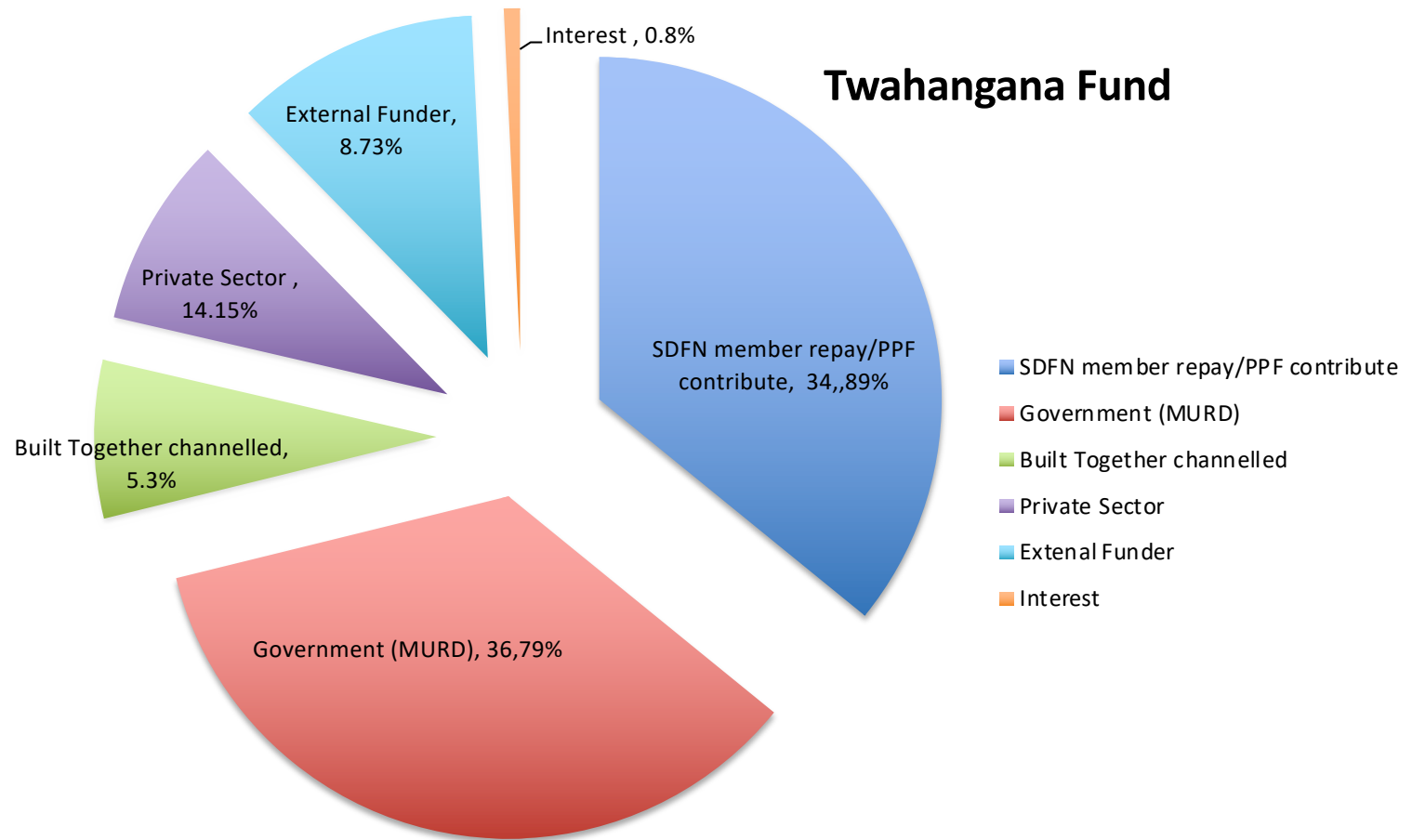
Government, Community and Private Sector contribute to the Twahangana Fund

- Twahangana Fund as the Poor People's Development Fund provide finances for servicing land and building of houses. It was established in 1995
- The saving groups approved the loans, and do the bookkeeping, manage the loan repayment while NHAG administer the books

The fund channelled **N\$263,24 million to the housing groups for members to build houses, install services and improve income which include the following:**

- **34.89% (N\$79,7 million repayments + N\$12.12 million PPF member contribution)**
- **36.79 % (N\$96.85 million)** of the funds came from the Ministry of Urban and Rural Development (Government of Namibia) and is also revolving, N\$2.4 million used for capacity building and technical support
- **5.3% (N\$ 14.2 million)** channeling Decentralised Build Together loans
- **14,15% (N\$31,51 million)** of the funds came from the Private Sector donation: including
 - Standard Bank Buy-a-Brick Donations -
 - Three Partners: Ohorongo Cement, FNB and Pupkewitz Foundation (Building Material suppliers) donations
 - B2Gold
 - Office of the First Lady
 - MTC Knock out competition
 - Osino Mining
 - ABC Fishing Shares
- **8.73% (N\$22,98 million)** is from external funders

Twahangana Fund



A SHORT STUDY ON COMMUNITY FINANCING MECHANISMS
FOR

AFFORDABLE HOUSING PRODUCTION IN AFRICA

“Transparency seems to be one of the main principles of the Twahangana Fund. The fund is managed by the communities themselves. With NHAG and SDFN, these communities have demonstrated their ability to directly manage donor and government funding, thanks to several years of experience and strong monitoring systems (Namibia). “

CAHF, Urban-Monde, UrbanSEN

INCREMENTAL INFORMAL SETTLEMENT UPGRADING TOWARDS SOCIAL AND ECONOMIC INCLUSIVE URBAN DEVELOPMENT

A partnership approach to scaling up security of tenure and housing opportunities through co-production between organised communities, local and regional authorities, central government, universities, private sector and other stakeholders

NO	OUTCOMES	ACTIVITIES
1	Identification of implementation/ sites based on the commitment of both LA and community	<ul style="list-style-type: none"> • Consult communities and Local/Regional/National Authorities to start with profiling (if not already done) • Identify the demand-driven location (agreement with Authorities and communities to implement the process, availability of bulk services) • Establish a team from the Local Authority and community and other stakeholders to facilitate the process
2	Information for development decisions	<ul style="list-style-type: none"> • Undertake Community Land Information Program (CLIP) based on the boundaries of the settlements determined by the LA and communities, as well as backyard shacks, tenants and second households (overcrowded extended families) in existing formal housing • Register households not covered by CLIP in the informal settlements and saving groups, at relevant LA property division • Assess of existing bulk infrastructure services • Identify potential for investments based on Local Authority budgets, central government finance and local community contributions
3	Locally driven settlement plans	<ul style="list-style-type: none"> • Feedback on settlement data/information with discussion forums to identify priority needs and future planning • Facilitate city-wide planning sessions with all stakeholders • Conduct studio sessions on Informal Settlement Upgrading and/or Green Fields Development based on city-wide planning and priority needs identified • Draw up settlement and greenfield layouts, agreed upon by community and Authorities • Develop service plans with all stakeholders • Submit plans to Local Authority for approval for development rights and/or Flexible Land Tenure registration
4	Secure tenure and basic services to enable housing development	<ol style="list-style-type: none"> 1. Establish an enabling body/technical team between the Local, and Regional Authorities, NHAG/or relevant technical supporter, and community and for the installation of basic services (water, sanitation) 2. Survey larger block erven (land surveyor) and individual plots (technician) 3. Start re-blocking process with community 4. Install basic service reticulation with community and as part of learning-by-doing approach 5. Approve occupation and development rights certification (Local Authority) while Flexible Land Tenure application is processed
5	Improved shelter	<ol style="list-style-type: none"> 4. Facilitate households to use/access: (a) their own financial resources; (b) Build Together loans as individuals or independent saving groups; or (c) the Twahangana Fund to construct permanent houses

Enumerations - mapping structures and socio-economic data through the Community Land Information Program



Feedback of results to community and Local Authority
 Who are we, what can we afford, and what do we need?



Layout plans prepared by community during planning studios with students and professionals
What do we want?



Draft layout plan for Local Authority approval— Can our dream become a reality?



DRAFT LAYOUT FROM THE COMMUNITY STUDIO

Reblocking:
Survey blocks – moving into sites







Servicing of land





IMPACT OF COMMUNITY DRIVEN UPGRADING WORK

- Gobabis Freedom Square the first pilot resulted in 1,115 households occupying developable land with water and sanitation for less than N\$10,000 per plot (conventional development in Gobabis is N\$80,000)
- Received flexible land tenure titles
- Start constructing housing from Twahangana Fund and with own initiatives
- Another 22 urban areas are active in upgrading work – another 1,400 households in 3 settlements have access to water, marked plots and are installing sewer

SOCIAL IMPACT OF ENABLING COMMUNITIES TO PARTICIPATE IN THE HOUSING AND LAND PROCESS

- Meeting the need for a “home” on scale with less per capital costs, while communities and technical support add more than double that value on the capital invested
- ownership on local level
- Enabling social capital and shared knowledge
- Building capacity of the “excluded” especially women
- Broader community (private sector, individuals) contribute to the process



Thank you

