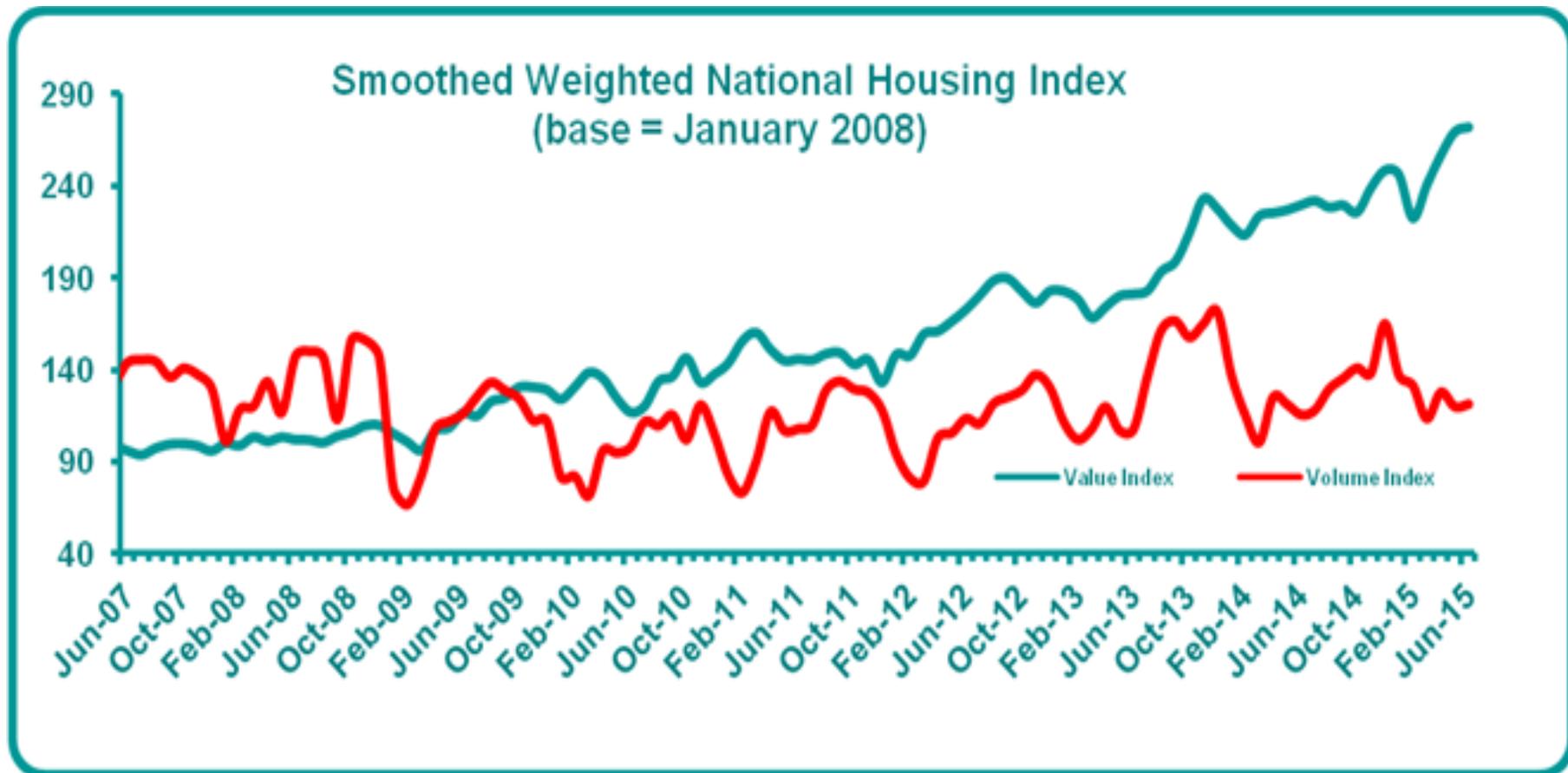
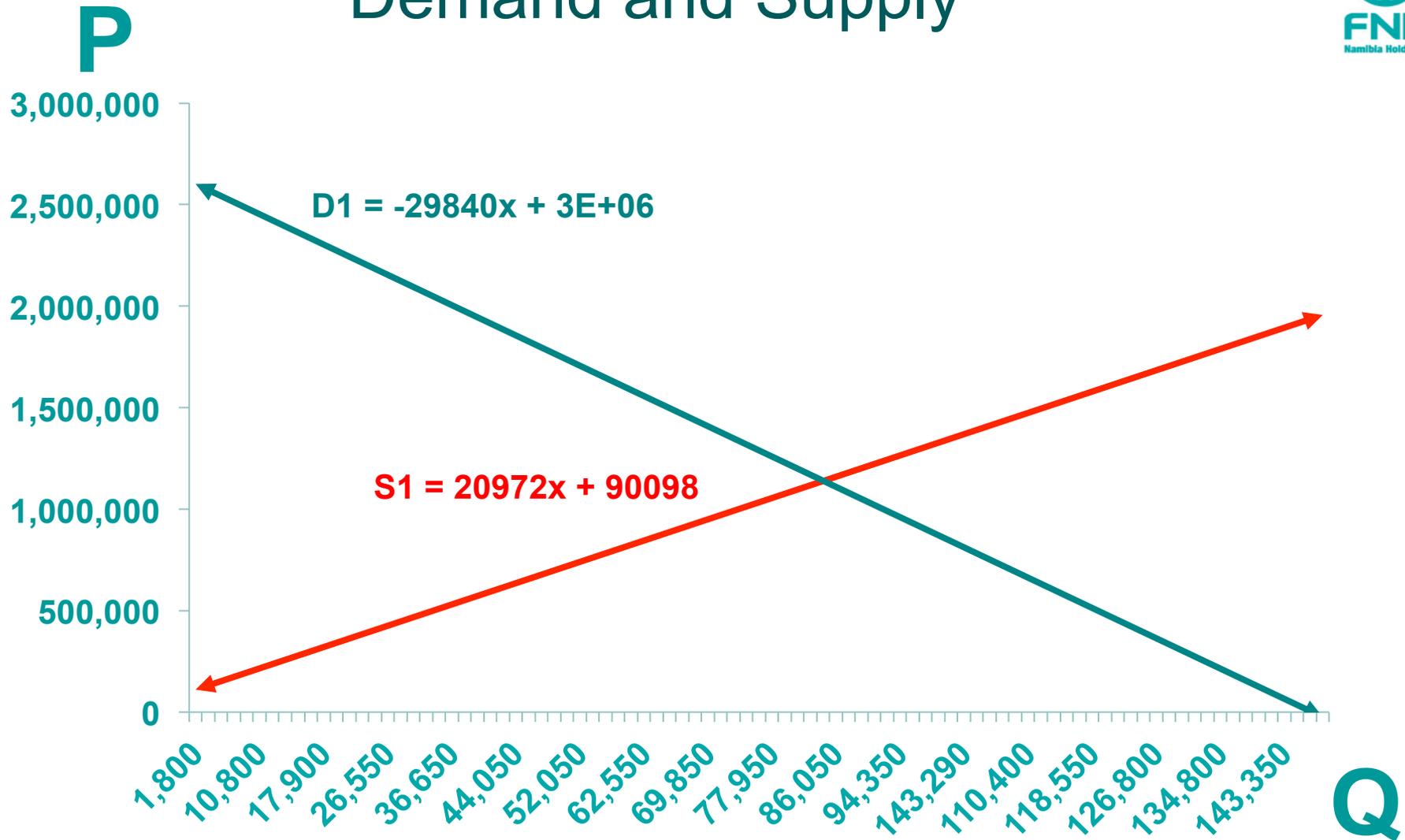


FNB House Price Index



Demand and Supply

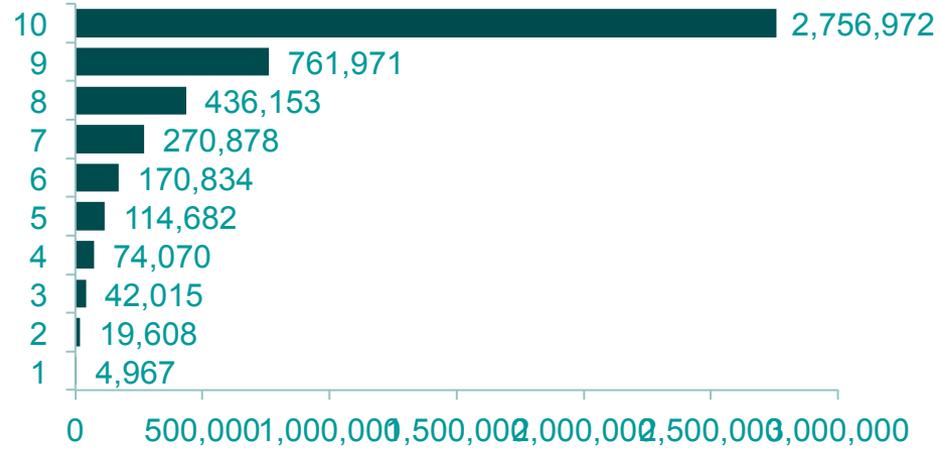
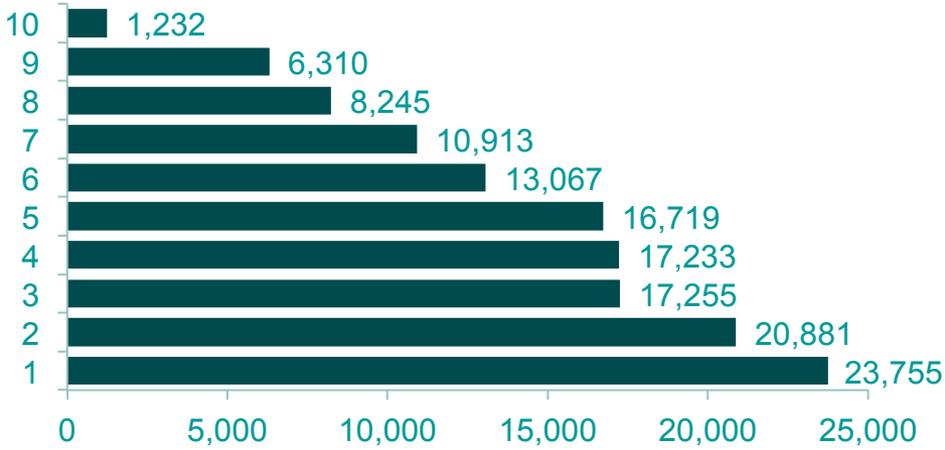


Housing Backlog



Backlog

Affordability



N\$35bn Backlog



Key challenges

- Funding social housing backlog
 - Low household incomes
 - GRN funding shortages
- Weak/Skewed land delivery
- High costs
 - Servicing land
 - Construction
- Ineffective LA
- Insufficient bulk services

The way forward

- Incentivise LA to service land
 - GRN to Recapitalise LA
 - Redistributive property taxes
- Increased competition amongst LA
- Inclusive housing schemes
- Streamline land delivery process
- Housing bond issuance
 - Good governance
 - Fairness
 - Accountability
 - Transparency
 - Efficiency
- Alternative building technologies
- Renewable energy

Demand and Supply

