



UPDATE

HOUSING FOR ALL

PROGRAMME FOR THE PROVISION OF LOW-COST LAND FOR HOUSING



Proud owner of a house in a DWN project area in Oshakati

DW DEVELOPMENT WORKSHOP

HOUSING

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INTRODUCTION

Almost 50% of Namibia’s urban residents live in informal settlements, and the number is growing every year. Without doubt, Namibia’s large and growing housing backlog is one of the country’s biggest development challenges. Residents of informal settlements have no tenure rights and therefore cannot invest in their properties to create wealth and pass it on to the next generation. This situation keeps many households in multi-generational poverty traps.

In a related problem, local authorities cannot raise taxes in informal settlements, which even at a low level would help to raise funds for service provision. The lack of services has severe consequences: limited water provision leads to insufficient sanitation facilities and consequently open defecation, while the absence of electricity stifles local economic development.

Pragmatic approaches at a sufficiently large scale are needed if this trend is to be stopped and reversed. Development Workshop Namibia (DWN) therefore supports local authorities with a programme to plan and service low income residential land as an alternative to informal settlement growth. The programme is called “Housing for All”.

OUR DONORS AND PARTNERS:



OVERVIEW

Housing for All is an initiative to provide affordable urban residential land in Namibia. It is implemented by local authorities and Development Workshop Namibia (DWN), with support from the Namibian Chamber of Environment (NCE).

The prices of plots typically range between N\$ 15,000 to N\$ 36,000, depending on the level of services provided. The price covers all development costs, including professional fees and construction of services such as water connections and sewerage. Clients pay for their plots over several months and

receive a title deed once payment is complete. The current donors of the programme are: **KfW, FirstRand Foundation, MTC, B2Gold and Twin Hills Trust.**

The Ministry of Urban and Rural Development (MURD) provides essential support by endorsing the programme and providing guidance and assistance where required. The provision of affordable residential land is a key development aim of the Harambee Prosperity Plan II (HPPII), in which DWN is listed as an implementation partner.

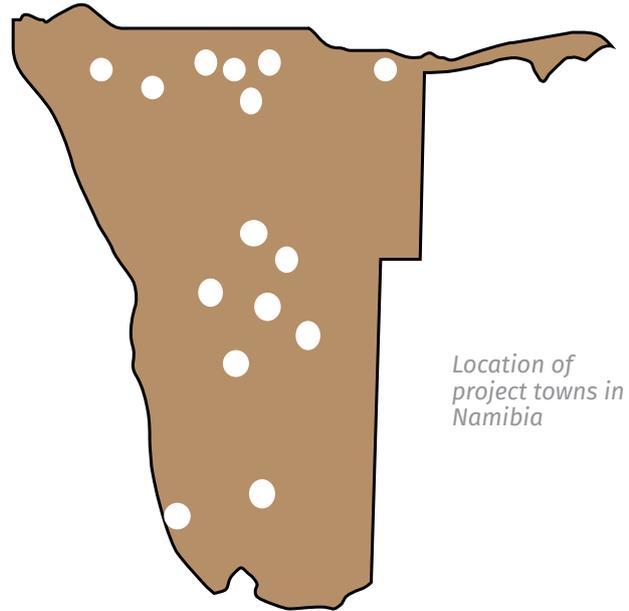
HOW DOES THE PROGRAMME WORK?

1. DWN enters into a Memorandum of Understanding (MoU) with a Local Authority (LA) for the servicing of land;
2. The LA provides land for free, and DWN services the land on behalf of the LA;
3. Servicing development costs are calculated and the price per plot established;
4. Clients (e.g. from the council's waiting list) register and have 12-24 months to pay off the plot;
5. Client payments go to a joint bank account between the LA and DWN;
6. The money in the joint bank account is used to pay for all professional fees and the servicing;
7. Once the plot is fully paid off, the client is allocated the land and is required to initiate construction within one year.

SCALE OF THE PROGRAMME

The programme is currently working in 14 towns, developing 24 extensions with almost 6,000 plots.

No	Town	Extension Name	Number of Erven	Project Status	Proclamation Status
1	Oshakati	Okandjengedi South Proper	122	Project Completed	Proclaimed
2	Oshakati	Onawa Proper	312	Plan approved, Surveyed	Preparation of SG Diagrams
3	Karibib	Usab Extension 6	306	Plan approved, Surveyed, Servicing under way	Pending SG Approval
4	Okahao	Kashenda Proper	320	Plan approved, Surveyed, Partially Serviced	Pending SG Approval
5	Okahao	Kashenda Extension 1	320	Plan approved, Surveyed, Partially Serviced	Opening of township registry
6	Okahao	Kashenda Extension 2	90	Plan approved, Surveyed, Partially Serviced	Opening of township registry
7	Okahao	Kashenda Extension 3	200	Planning Underway	Pending Council Approval
8	Oniipa	Shavula Township	113	Project Completed	Pending SG Approval
9	Keetmanshoop	Brukharos Proper	317	Plan approved, Surveyed, Partially Serviced	Pending SG Approval
10	Opuwo	Etati Proper	77	Plan approved, Surveyed	Pending SG Approval
11	Opuwo	Etati Extension 1	203	Plan approved, Surveyed	Opening of township registry
12	Opuwo	Etati Extension 2	209	Plan approved, Surveyed, Partially Serviced	Pending SG Approval
13	Okakarara	Okakarara Extension 7	310	Plan approved, Surveyed	Pending SG Approval
14	Okakarara	Hamakari Extension 2	458	Plan approved, Surveyed	Pending MURD approval
15	Stampriet	Soetdoringlaagte Extension 1	269	Plan approved, Surveyed	Pending SG Approval
16	Otjiwarongo	Orwetoveni Extension 24	287	Plan approved, Surveyed	Pending SG Approval
17	Otjiwarongo	Orwetoveni Extension 25	219	Plan approved, Surveyed	Pending SG Approval
18	Eenhana	Oukango Proper	304	Planning Underway	Planning underway
19	Rundu	TBD	300	Planning Underway	Planning underway
20	Rundu	TBD	300	Planning Underway	Planning underway
21	Rehoboth	Block H Extension 9	220	Plan approved, Surveyed	SG Approved
22	Rehoboth	Block H Extension 10	129	Plan approved, Surveyed	SG Approved
23	Gibeon	TBD	300	Planning Underway	Planning underway
24	Luderitz	Nautilus Extension 4	205	Plan approved, Surveyed	Opening of township registry



Location of project towns in Namibia

Oshakati: Extension Okandjengedi South Proper, a project with 122 plots that has been completed and where clients who purchased plots are now building their homes.

PROJECT UPDATES

New towns joining the programme

Four MoUs were signed between January and June 2023: Rundu, Gibeon, Eehnana and Rehoboth, and a fifth one is being prepared with Ondangwa. The programme now includes 15 partner towns.

Home construction

Once a client has paid off the plot, she or he is allocated the plot and can initiate construction. Housing for All then provides assistance with building workshops, provision of building plans and an affordable loan scheme.



Rundu: project planning with members of Rundu Town Council and GIZ, which is upgrading an existing informal settlement in an area adjacent to the DWN/Town Council project area.



Oshakati: Owner of a house built on plot that was serviced and sold by Housing for All.

FNB loan scheme:

FNB has designed a special loan scheme for clients of the programme. Clients can get unsecured loans up to N\$ 50,000 at a fixed interest rate of 10.33%, with a repayment period of 1-5 years. Once a client has repaid 30% of the loan, she or he can apply for an extra loan until the house is finished. This scheme thus supports incremental home construction, where people can build their houses at their own pace.



Otjiwarongo: FNB staff presenting the loan scheme to clients of Housing for All during a road show in April 2023.

Construction of services

The servicing costs in all developments under Housing for All are fully client financed. The price of plots in a certain area is calculated to cover all professional fees and costs for the construction of services. There are no costs for the Local Authority for servicing these new residential areas.

From January to June 2023, following areas have been serviced:

- 100 additional plots in Keetmanshoop (200 total)
- 34 additional plots in Karibib (62 total)

By June, preparations were also underway to start with servicing in Ehnana and Okakarara.



Keetmanshoop: Trench excavation for water lines.



Karibib: Trench excavation for the laying of sewer lines. This is especially challenging in Karibib due to hard rock.

Oshakati – construction of ECD centre in new residential area

Housing for All is currently implementing the second project in Oshakati, Onawa Extension 9, with 312 plots. With funding from MTC, DWN will construct an Early Childhood Development (ECD) centre (Kindergarten) in this new extension, which was approved by the Town Council on 28 June 2023. This is a first step towards better urban design and planning as part of the development of new residential areas through Housing for All. The programme will increasingly focus on the use of public spaces, as well as active procurement of social and economic investments into new neighbourhoods.

Sales of plots

Sales were initiated in Otjiwarongo, Oshakati and Eenhana during the first half of 2023. During April, May and June alone 561 plots have been sold in these and other project towns.



Oshakati: client being registered by a DWN staff member.

WEB-GIS PORTAL:

Visit this website to view all extensions of the programme:
<https://development-workshop-data-hub-dwn.hub.arcgis.com/>

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