



REPUBLIC OF NAMIBIA

MINISTRY OF URBAN AND RURAL DEVELOPMENT (MURD)

# NATIONAL HOUSING POLICY, 2023



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Overall, the policy review was informed by valuable input from a broad range of relevant individual and institutional stakeholders in the public, private and non-governmental sectors, as well as international research institutions and development partners. The review process and the compilation of the new Policy and its Implementation Action Plan were done under the diligent stewardship of a committee of Executive Directors of MURD (chair), MFPE and NPC as well as the oversight of the joint Cabinet Committees on Treasury (CCT) and Trade and Economic Development (CCTED).



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## FOREWORD



Namibia is faced with a generational task to effectively provide adequate housing and sanitation for over three hundred thousand (300,000) Namibian households. The vast majority of these constitute ultra-low and low-income households that cannot afford nor access the formal housing market. Approximately two hundred and thirty thousand (230,000) families live in shacks in informal settlements countrywide, with no security of tenure and little or no services available to them. At the Second National Land Conference in 2018, His Excellency Dr Hage Geingob called this situation a “humanitarian crisis.” Such living conditions have material inferences about the well-being and productivity of our fledgling society. Therefore, inclusive access to land, housing and sanitation continues to be among the top priorities in our national developmental policies and strategies.

According to 2023 Population and Housing Census Preliminary Report, about 50 per cent of Namibians live in urban areas, from the capital city to the larger regional towns to small towns and villages all over the country. At the time of independence in 1990, this figure stood at about 30%, and over the next thirty years, Namibia is expected to catch up with the majority of countries of the world that are more than 70% urbanised. In practical terms, this means that we will have to accommodate about 2 million additional residents in urban areas, which nearly equals our current overall population, however, unlike the urbanisation of much of the developed world that was fuelled by large-scale industrialisation, our urban areas, like most on the African continent, are rapidly expanding despite industrialisation and job creation not advancing at the required scale.

The delivery of urban land and housing is a complex undertaking that involves multiple and diverse stakeholders and role players, markets and legal systems for accessing land, finance, service provision, including water, electricity, sewerage reticulation and eventually the construction of houses. Urban development, more holistically, includes many interconnected layers that cannot function in isolation. We cannot consider housing without strengthening home and neighbourhood-based, so-called informal economic activities; increasing urban densities to curb the unsustainable sprawl of urban areas and associated depletion of natural resources; or ensuring liveable, well-connected neighbourhoods that allow residents to benefit from the opportunities for human development that life in urban areas presents.

Sustainable and inclusive urban development requires simultaneous thinking about economic, environmental, social and spatial sustainability. This requires mind-shifts in policy, strategy and implementation based on a critical situational analysis, past implementation experience, local and international best practices, and available resources. Developing sound policy instruments is not an end in itself but an important way of aligning efforts and responsibilities that need to be timeously monitored and evaluated to ensure effectiveness and to allow for continuous learning and improvement of strategies.

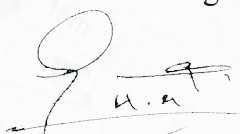
In this context and in terms of the Second Harambee Prosperity Plan (HPP II) that was launched by His Excellency Dr Hage Geingob in March 2021, the government’s commitment towards increasing opportunities for and scaling up the provision of affordable urban land and housing and access to proper sanitation has been re-emphasised. The HPP II seeks to consolidate and expand the gains made in achieving the targets set under HPP I’s Social Progression Pillar, as well as other long-standing housing initiatives by the government and its development partners.

Despite noted progress, the challenges of affordability and scale remain formidable. While the government is generally expected to take the lead in creating the enabling environment for the realisation of various national development targets, the government alone cannot be expected to address the housing shortage in the country. Instead, this requires a team effort in the spirit of Harambee, where the government, the private sector, civil society, and international development partners pull together in one direction. The revision of the National Housing Policy and development of an Implementation Action Plan are the result of such a collective effort



and shared aim of accelerating the delivery of urban land and broadening access to adequate housing for all socio-economic groups in the country.

I look forward to the same shared ambition and coordinated action in the implementation of the interventions set out in the Housing Policy and its Implementation Action Plan.

  
**ERASTUS A. UUTONI, MP**  
**MINISTER**

## ACRONYMS

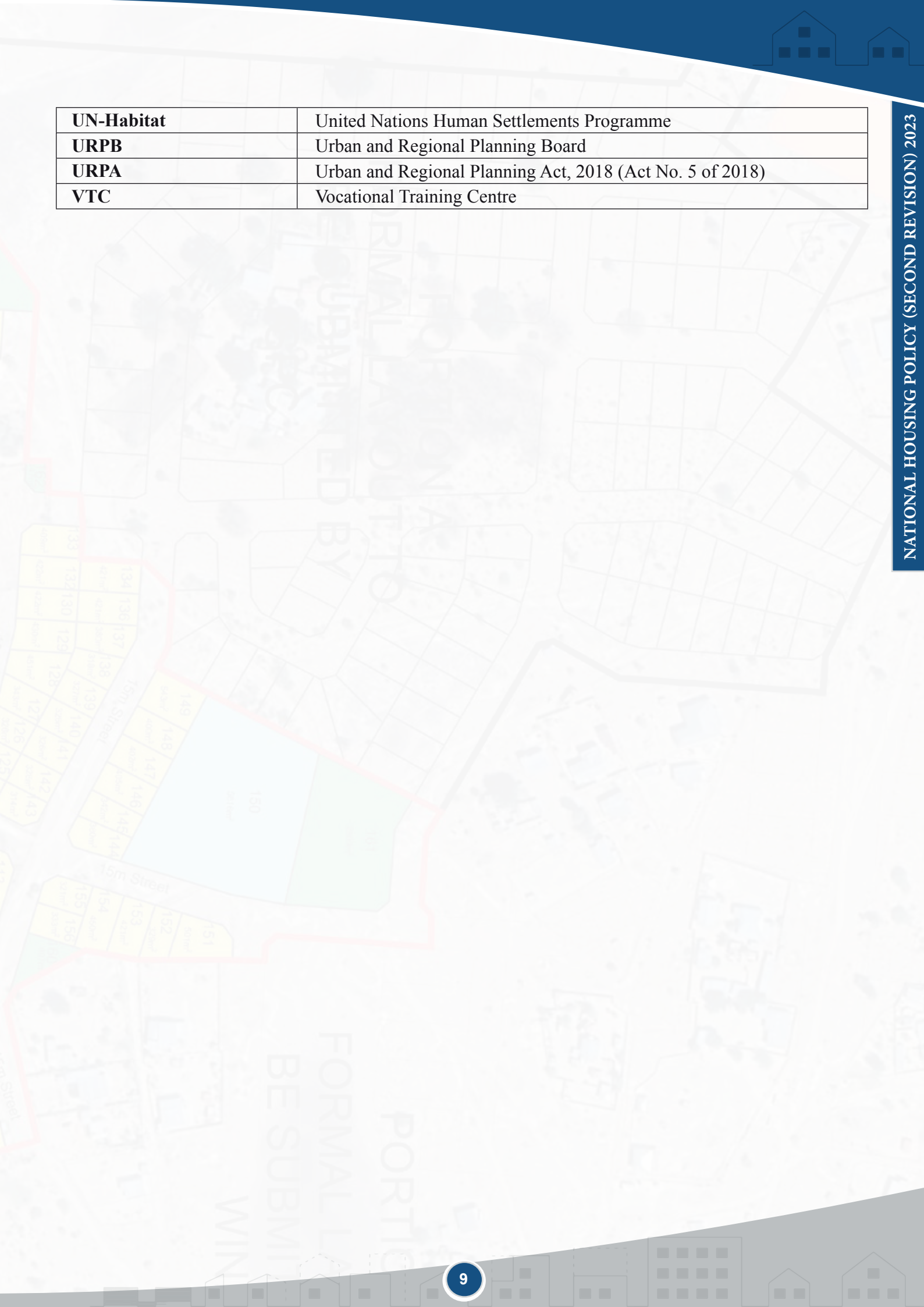
<b>SNLC</b>	Second National Land Conference
<b>ACLH</b>	Affordable Credit-Linked Housing
<b>AfDB</b>	African Development Bank
<b>ALAN</b>	Association for Local Authorities in Namibia
<b>BAN</b>	Bankers' Association of Namibia
<b>BON</b>	Bank of Namibia
<b>CBO</b>	Community Based Organisation
<b>CCT / CCTED</b>	Joint Cabinet Committees on Treasury (CCT) and Trade and Economic Development (CCTED)
<b>CLIP</b>	Community Land Information Program
<b>CO</b>	Certificate of Occupancy
<b>CSO-WGLR</b>	Civil Society Organizations Working Group on Land Reform
<b>DBN</b>	Development Bank of Namibia
<b>DBTP</b>	Decentralised Build Together Programme
<b>DWN</b>	Development Workshop Namibia
<b>ECN</b>	Engineering Council of Namibia
<b>FLT</b>	Flexible Land Tenure
<b>GDP</b>	Gross Domestic Product
<b>GINI</b>	Gini Coefficient
<b>GIPF</b>	Government Institutions Pension Fund
<b>GIZ</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Co-operation Agency)
<b>HAP</b>	Housing Action Plan
<b>HOSSM</b>	Home Owner's Scheme for [Government] Staff Members
<b>HPP</b>	Harambee Prosperity Plan
<b>HRDC</b>	Habitat Research and Development Centre
<b>HSF</b>	Housing Subsidy Framework
<b>IAP</b>	Implementation Action Plan
<b>ICESCR</b>	International Covenant on Economic, Social and Cultural Rights
<b>ICT</b>	Information and Communication Technologies
<b>IGD</b>	Incremental Greenfield Development
<b>IRLUP</b>	Intergraded Regional Land Use Plan
<b>KfW</b>	Kreditanstalt für Wiederaufbau (German Development Bank)
<b>LA(s)</b>	Local Authority (ies)
<b>LRC</b>	Law Reform Commission
<b>LSN</b>	Law Society of Namibia
<b>MAWLR</b>	Ministry of Agriculture, Water and Land Reform
<b>MCA-N</b>	Millennium Challenge Account Namibia
<b>MEFT</b>	Ministry of Environment, Forestry and Tourism
<b>MFPE</b>	Ministry of Finance and Public Enterprises
<b>MHDP</b>	Mass Housing Development Programme
<b>MHETI</b>	Ministry of Higher Education, Technology and Innovation
<b>MHSS</b>	Ministry of Health and Social Services



<b>MODVA</b>	Ministry of Defence and Veteran Affairs
<b>MTEF</b>	Medium Term Expenditure Framework
<b>MULSP</b>	Mass Urban Land Servicing Programme
<b>MURD</b>	Ministry of Urban and Rural Development
<b>MWT</b>	Ministry of Works and Transport
<b>NAISU</b>	National Alliance for Informal Settlement Upgrading
<b>NALAO</b>	Namibia Association of Local Authority Officials
<b>NCAQS</b>	Namibian Council for Architects and Quantity Surveyors
<b>NCTRP</b>	Namibia Council for Town and Regional Planners
<b>NDP-5</b>	Fifth National Development Plan
<b>NGO</b>	Non-Governmental Organisation
<b>NHAG</b>	Namibia Housing Action Group
<b>NHDF</b>	National Housing Development Fund
<b>NHIES</b>	Namibian Household Income and Expenditure Survey
<b>NHIS</b>	Namibia Housing Information System
<b>NHP</b>	National Housing Policy
<b>NHPISC</b>	National Housing Policy Implementation Steering Committee
<b>NPC</b>	National Planning Commission
<b>NSA</b>	Namibia Statistics Agency
<b>NSI</b>	Namibian Standards Institution
<b>NSDF</b>	National Spatial Development Framework
<b>NUA</b>	New Urban Agenda
<b>NUST</b>	Namibia University of Science and Technology
<b>NYS</b>	National Youth Service
<b>OECD</b>	Organisation for Economic Co-Operation and Development
<b>O/M/A</b>	Organisations, Ministries and Agencies
<b>PISU</b>	Participatory Informal Settlement Upgrading
<b>PICMSU</b>	Programme Implementation, Coordination, Management and Support Unit
<b>POS</b>	Public Open Space
<b>PPP</b>	Public-Private Partnership
<b>PTG</b>	Priority Target Group
<b>RCs</b>	Regional Councils
<b>RoD</b>	Registrar of Deeds
<b>RTT</b>	Regional Technical Teams
<b>SDFN</b>	Shack Dwellers Federation of Namibia
<b>SDG</b>	Sustainable Development Goals
<b>SDI</b>	Shack/Slum Dwellers International
<b>SIGD</b>	Sustainable Incremental Greenfield Development
<b>TFRDEP</b>	Trust Fund for Regional Development and Equity Provision
<b>TIPEEG</b>	Targeted Intervention Programme for Employment and Economic Growth
<b>TOR</b>	Terms of Reference
<b>TPS</b>	Town Planning Scheme
<b>UN</b>	United Nations



<b>UN-Habitat</b>	United Nations Human Settlements Programme
<b>URPB</b>	Urban and Regional Planning Board
<b>URPA</b>	Urban and Regional Planning Act, 2018 (Act No. 5 of 2018)
<b>VTC</b>	Vocational Training Centre





## GLOSSARY

For the purpose of this policy, the following definitions apply (note that words in italics indicate cross-references to other definitions included herein):

<b>Adequate housing</b>	A Human Rights-based definition which requires <i>housing provision</i> to include <i>tenure security</i> , availability of services, adequacy of materials, facilities and infrastructure, affordability, habitability, accessibility, location, and cultural adequacy to be deemed adequate.
<b>Affordability</b>	A key component of adequate housing where housing-related expenditure (for rental or homeownership) does not exceed 30% of household income as indicated in Appendix 2).
<b>Apartment (medium- or high-rise, incl. 'flats')</b>	A housing unit in a collective building that may be administered under sectional title or singular ownership and complies with town planning and building regulations.
<b>Beneficiary household</b>	A household that benefitted from a <i>housing opportunity</i> or <i>housing provision</i> as defined herein.
<b>Bulk (factor)</b>	The ratio of the total floor area to the area of the erf concerned.
<b>Bulk services</b>	Large-scale infrastructure for the supply and bulk storage of water, sewerage reticulation and treatment, roads, including storm water management, electricity generation, transmission and reticulation provided by relevant OMA.
<b>Brownfield</b>	An urban land with existing structures and/or infrastructure that has been used or is currently in use.
<b>Certificate of occupancy</b>	A Certificate issued by a Local Authority which certifies resident/s living in a specific structure in an informal settlement or reception area and that may include development rights.
<b>Community-led housing</b>	Incremental housing of differing housing typologies developed through a community-led process and financing model, often incremental and including sweat equity.
<b>Compliance certificate</b>	A certificate noting a building (existing or new) to be compliant with current building and municipal regulations and Town Planning Schemes.
<b>Coverage (factor)</b>	A proportion of erf which may be covered by buildings.
<b>Credit-linked housing</b>	Housing that is financed through commercial mortgage lending and usually constructed by formal building contractors.
<b>Detached house (also single-family house)</b>	A free-standing house on an individual erf that is usually set back from the boundary line and complies with town planning and building regulations.
<b>Development right</b>	Permission for households to create in-situ durable housing units in the absence of land tenure security based on community-endorsed layouts and facilitated through upgrading or pre-allocation.
<b>Employee's housing</b>	Housing located on land owned by the occupant's employer, including farm workers' housing, mining towns, etc.
<b>Erf / erven</b>	A portion or portions of land registered in a deeds registry as an erf, lot(s), plot(s) or stand(s) as per the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018)
<b>Eviction</b>	The involuntary displacement or removal of a household from their living and/or working premises, in compliance with applicable laws.
<b>Gini coefficient</b>	A statistical measure to represent income inequality within a nation.



<b>Greenfield extension</b>	New planned development on previously unimproved land.
<b>Greenfield plot</b>	A tenure-secure individual or communal plot (block erf) of non-serviced, basic or fully serviced land.
<b>Growth point</b>	A cluster of (often informal) housing units in an undeclared rural area, usually with a public primary school and/or clinic.
<b>Habitable dwelling</b>	A dwelling unit that provides the inhabitants with adequate space, protects them from cold, damp, heat, rain, wind or other threats to health or structural hazards and ensures the physical safety of the occupants. This must include adequate light and ventilation, sanitary provisions, kitchen facilities, privacy, and safety.
<b>Homebuilders</b>	Individual households that construct homes with their own resources in urban- or rural areas.
<b>Housing Action Plan</b>	A localised action plan for creating housing opportunities at Regional Council or Local Authority levels for all socio-economic groups.
<b>Housing density (gross)</b>	Number of housing units per unit of land (hectare) within a boundary, which includes other land uses such as schools, streets, parks, etc.
<b>Housing density (net)</b>	Number of housing units per unit of land (hectare).
<b>Housing for special needs</b>	Housing units designed or catering for people with special needs, including 'barrier-free' housing, retirement homes, orphanages, etc.
<b>Housing innovation</b>	May include innovation in the use of building materials and construction methods, housing typologies, spatial arrangements, a mix of uses, governance and tenure models, amongst others.
<b>Housing typology</b>	Single or multiple <i>housing units</i> in the form of informal houses, traditional houses, detached or single-family houses, town houses, row houses, apartments (medium or high-rise), or mixed-use houses.
<b>Housing unit</b>	A habitable dwelling accommodating one individual or a household.
<b>Implementer</b>	State, non-state organisations, or partnerships with the mandate to provide housing opportunities or housing provision mechanisms.
<b>Inclusionary housing</b>	An incentive and/or requirement for market-related housing developments to include a set percentage of <i>housing units</i> that are affordable to income groups that are lower than the local median income to ensure mixed-income neighbourhoods.
<b>Incremental house</b>	A habitable dwelling, which, for reasons of affordability, is constructed in stages in such a manner that it can be occupied in its intermediate stages.
<b>Informal house</b>	Temporary building for predominantly residential purposes colloquially referred to as a 'shack', including a 'backyard shack' (on privately owned residential properties), as defined in the Local Authorities Act of 1992 and its amendments, which does not comply with planning and building regulations.
<b>Informal settlement</b>	Informal settlements are inhabited areas (in unproclaimed areas) that are not planned or recognised in national land registries due to a mismatch between land use and/or built fabric and planning and building regulations, and where residents have no access to <i>tenure security</i> and <i>basic services</i> .
<b>Informal settlement upgrading</b>	An incremental development process aimed at creating housing opportunities, and enabling adequate housing and socioeconomic opportunities.
<b>Landhold title</b>	An Individual title under the Flexible Land Tenure Act of 2012 that requires collective administration.
<b>Local authority</b>	The authority governing Namibia's municipalities, towns, and villages as per the Local Authorities Act of 1992 and its amendments.



<b>Neighbourhood</b>	Identifiable area within an urban area, including residential and other public uses that may have a social organisation attached to it, such as a neighbourhood committee or association.
<b>Mixed use house (incl. shop house)</b>	A house on an individual erf that combines residential and non-residential uses, may be built up to the front and side boundary lines and complies with town planning and building regulations.
<b>Participation</b>	A people-centred development process based on substantive partnership agreements between residents, local authorities and other partners for the design, preparation, implementation and monitoring and evaluation of informal settlements upgrading.
<b>Pre-allocation</b>	The granting of development rights by LAs through issuing certificates of occupancy.
<b>Priority target group</b>	Includes the ultra-low income and low-income categories of the target groups.
<b>Public Private Partnership</b>	Public-private partnerships as per the Public-Private Partnership Act of 2017.
<b>Public sector</b>	All government or parastatal institutions at national (offices, ministries, agencies), regional and local authority levels.
<b>Public space</b>	Any street, square, recreation ground, garden, park or enclosed space registered with and/or vested in the Local Authority for the use and benefit of the public.
<b>Re-blocking</b>	Participatory repositioning of existing informal housing units in informal settlements to enable incremental upgrading with minimum relocation.
<b>Reception areas</b>	Area set aside by a Local Authority for incremental greenfield extensions in terms of the Local Authorities Act of 1992 and its amendments.
<b>Regional councils</b>	The authorities governing Namibia's regions as per the Regional Councils Act of 1992 and its amendments.
<b>Rental housing</b>	Housing units for rent by occupants from a private or public landlord and are regulated by the Rents Ordinance No. 13 of 1977.
<b>Rent-to-own housing</b>	Rental housing where occupants' rental payments over time contribute to the eventual purchase of the unit.
<b>Row house</b>	A house on an individual erf that is built up to the side boundary lines and complies with town planning and building regulations.
<b>Rural area</b>	Un-proclaimed land under the jurisdiction of a <i>Regional Council</i> , private commercial farmland, and communal land under the jurisdiction of a Traditional Authority.
<b>Rural housing</b>	<i>Housing units located in rural areas, growth points and settlements where land rights may not allow then to be used as collateral for mortgage finance.</i>
<b>Rural land right</b>	Tenure recognition, including leasehold certificates applicable in communal areas.
<b>Settlement</b>	A cluster of <i>(often informal) housing units in a rural area</i> that has been declared as settlement managed by a <i>Regional Council</i> .
<b>Service infrastructure (basic)</b>	Service provision by a <i>Regional Council</i> or <i>Local Authority</i> , including potable water, sanitation, electricity and scraped access roads.
<b>Service infrastructure (full)</b>	Service provision by a <i>Regional Council</i> or <i>Local Authority</i> on land that has been surveyed, planned in terms of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018), incl. water, sanitation, electricity, roads, storm water, solid waste removal, ICT, fire and disaster management services.



<b>Social amenities</b>	Spatial, economic and social infrastructure that improves the adequacy of housing by making cities and neighbourhoods more liveable. May include buildings and spaces for education, cultural activities, social interaction, and local economic activities, including early childhood development centres, schools, libraries, clinics, parks, sports facilities, neighbourhood markets and urban agriculture.
<b>Social rental housing</b>	Publicly or privately-owned, regulated <i>rental housing</i> of varying <i>housing typologies</i> , servicing the <i>low and middle-income target groups</i> .
<b>Spatial planning</b>	Preparation, approval and review of a national spatial development framework, regional structure plan, urban structure plan, or zoning scheme; regulation of development; land management; to facilitate the allocation of land to the uses that provide the greatest sustainable physical, economic and social benefits and well-being.
<b>Starter title</b>	A collective title under the Flexible Land Tenure Act of 2012.
<b>Structure Plan</b>	Regional or urban structure plans as defined in the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018).
<b>Subsidy</b>	Financial support that is typically provided by the state but is not recovered from the beneficiary.
<b>Sustainable building materials</b>	Construction materials with a lower environmental footprint than conventional materials. The environmental footprint is determined by the embodied energy (incl. during production, transport and life-cycle use) and the material's impact on the energy efficiency of housing in cooling, heating, lighting, and maintenance.
<b>Target group</b>	Categorization of <i>beneficiary households</i> according to monthly household income and additional socio-economic indicators as per Namibia Statistics Agency (NSA) income brackets, which are regularly updated by the line ministry in consultation with the NSA.
<b>Tenure security</b>	Condition enabling residents to live in their home in security, peace and dignity with the guarantee of legal protection against forced eviction, harassment and other threats. Specifically, this includes title deeds as per the Deeds Registries Act of 2015, title categories under the Flexible Land Tenure Act of 2012, leasehold agreements, <i>and certificates of occupancy</i> issued by <i>Local Authorities</i> as well as rental rights.
<b>Town house</b>	A detached or attached housing unit, often in gated communities or housing estates that are usually administered under a sectional title and comply with town planning and building regulations.
<b>Townland</b>	Land situated within a <i>Local Authority</i> jurisdiction but outside the boundaries of proclaimed townships.
<b>Traditional house</b>	<i>A housing unit</i> constructed using traditional construction materials and methods typical to a specific local area and culture, which may not comply with town planning and building regulations.
<b>Urban area</b>	Land proclaimed under the jurisdiction of a <i>Local Authority</i> .
<b>Urban infill</b>	Previously un- or underutilised plot of public land, generally within the built-up urban area and with access to services, availed for the purpose of <i>housing provision</i> .
<b>Urban design</b>	The physical features that define the character or image of a street, neighbourhood, community, or city as a whole. Urban design is the visual and sensory relationship between people and the built natural environment.
<b>(Land Use) zoning</b>	Purpose for which land is or may lawfully be used in terms of the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018).
<b>Zoning (Town Planning) Scheme</b>	Scheme proclaimed under the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018), prohibiting and regulating the development of the land in the area pertaining to that scheme, including demarcation or zoning of areas to be used exclusively or mainly for residential, business, industrial and other specified purposes.



## 1. EXECUTIVE SUMMARY

The National Housing Policy (NHP) was first adopted in 1991 and revised in 2009. The current revision was a result of renewed emphasis on accelerated provision and access to serviced urban land and housing and the required corresponding shift in policy direction, is required in order to bring about a more effective and robust response to prevailing challenges in the urban land and housing sector and the country in general. Such socio-economic challenges require a larger impact but reduce capital outlay. In respect of the urban and housing sector; such challenges include a fragmentation of policies, programmes and projects and the lack of a detailed implementation plan as envisaged by the 2018 Guidelines for Public Policy Making by the National Planning Commission, revised in 2022.

Rapid and increasingly informal urbanisation represents major developmental challenges According to United Nations World Urbanization Prospects Report (UN, 2015) by 2050, Namibia's urban population will outnumber its current overall population; about 50% of Namibia's population has no access to adequate sanitation and about two-thirds of Namibia's urban population lives in an informal settlement.

Adequate housing is a cross-cutting issue with major significance for the attainment of national and global sustainable development goals. It is also strategic for harnessing the opportunities that inclusive and sustainable urbanisation provides for socio-economic development and climate resilience more broadly.

The Namibian housing crisis is characterised by high housing costs due to a bureaucratic and standards-oriented environment, coupled with a primary focus on low-density, single-residential, single-use housing production. This approach is inadequate in the context of high unemployment and underemployment and a workforce primarily operating in the informal sector, resulting in extremely low and irregular household incomes. Housing production remains negligible in comparison to the need. Moreover, much of the housing produced is unaffordable for the supposed target groups. Overall public spending on housing development in Namibia has historically not exceeded 0.1% of GDP, considerably below regional and international benchmarks.

The revised National Housing Policy (NHP) emphasises the attainment of adequate housing for the largest number of inhabitants, prioritising the ultra-low- and low-income groups (Priority Target Groups or PTGs), which make up about 88% of households nationally. This will be achieved through an incremental, targeted and collaborative approach. The policy commits central, regional and local governments to subsidising access to secure tenure and basic services, thereby creating housing opportunities and enabling the construction and incremental improvement of housing units in urban, urbanising and rural areas alike. In this process, residents and communities contribute their own resources towards housing provision and the improvement of their living environment.

The policy shifts the focus from a government-led, contractor-based provision of housing units to enabling a broad spectrum of implementers, including residents and communities, to create housing opportunities and housing units through a partnership approach. It emphasises the need for increased public spending, with greater emphasis on social amenities and economic opportunities that make neighbourhoods more vibrant. The policy aims to enable residents to access spatial opportunities, which include social and economic empowerment, public spaces and transportation networks, educational and healthcare facilities, and the generally increased density of socio-economic interactions that urban areas offer.

The short and medium-term policy focus includes: Participatory Informal Settlement Upgrading (PISU) to unlock housing opportunities for the PTGs at the required scale; Sustainable Incremental Greenfield Development (IGD) to provide housing opportunities for the PTGs through sustainable urban growth; urban intensification to unlock underutilised brownfield land and promote residential densification for housing with improved access to spatial opportunities; and Rural Housing Support to enable greater development



opportunities in rural areas.

Preliminary estimates indicate an annual need for about 30,000 housing units to replace existing and future informal housing units from 2023 until 2030. Housing needs analysis will be conducted continuously through the Namibia Housing Information System (NHIS) and other mechanisms. In order to make State-supported housing provision more equitable and impactful, the policy provides for the establishment of a transparent Housing Subsidy Framework (HSF). The HSF comprises a mix of grants and loans, incentivizing urban densification and resource efficiency, particularly in the efficient use and management of water and renewable energy.

In order to unlock private investment in housing provision and land servicing, the policy supports public-private partnerships (PPPs) for the provision of credit-linked and medium-density rental housing, primarily serving the bankable lower to middle-income sector. Furthermore, the policy outlines incentives for the densification of single residential neighbourhoods and the inclusion of low-income housing in market-related residential developments.

To ensure adherence to the principles of adequate housing and to achieve maximum alignment between housing production and larger-scale infrastructural support systems, the impending Urban Land Reform Policy and the National Spatial Development Framework, envisaged in the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018), among others, require direct alignment with this policy.

The policy revision is a result of a broad consultative process and the attainment of the policy outcomes is premised on a coordinated and collaborative partnership among Government Offices, Ministries and Agencies (OMA), the private sector, civil society organisations, academia and resident communities. These stakeholders will be adequately represented in the National Housing Policy Implementation Steering Committee (NHPISC). The policy envisions a strong Programme Implementation, Coordination, Management and Support Unit (PICMSU) within or outside the Ministry of Urban and Rural Development (MURD) and various mechanisms for stakeholder capacity building and engagement as well as research and housing innovation, necessary for realising the policy shift in practice.



## 2. INTRODUCTION

The National Housing Policy (NHP) outlines the overarching framework for housing provision in Namibia. The first NHP was adopted shortly after independence in 1991 and provided a diverse set of strategies for urban and housing development. However, the lack of an implementation plan resulted in only some aspects of the Policy being executed through specific legal instruments, including the Regional Councils Act of 1992, the Local Authorities Act of 1992, the National Housing Enterprise Act of 1993, the National Housing Development Act of 2000 and the Trust Fund for Regional Development and Equity Provisions Act of 2000. All these were under the custodianship of the Ministry of Urban and Rural Development (MURD).

The policy was revised in 2009, conceptualising housing as an “agent of economic growth” at both the household and national economic levels. However, the revision also lacked a detailed implementation plan to guide the comprehensive implementation, monitoring and evaluation of all policy aspects, leading to inconsistent implementation. The 2013 Mass Housing Development Programme (MHDP) Blueprint, particularly its pilot phase from 2013–2015, did not reach the necessary scale due to the financial limitations of both the State and target groups as well as a mismatch between the pricing of the houses constructed and the affordability of the target communities most of who are in the ultra-low and low- income categories, and issues of coordination between the land delivery process and housing development, among other challenges. A large number of the housing units that were constructed under the programme were largely credit-financed turnkey housing units, while the social linked units that will meet the affordability requirement of the low-income earners who make up a bulk of the housing backlog were comparatively small in number.

The prevailing economic situation has rendered capital-intensive turnkey housing units largely untenable as a solution for the majority of the population that makes up the low- and ultra-low-income groups. In recent years, more collaborative, bottom-up informal settlement upgrading and community-led housing development processes, primarily led by the Shack Dwellers Federation of Namibia (SDFN) have increasingly scaled up their operations and impact. This has been paralleled by legislative reforms, notably the Flexible Land Tenure Act of 2012, which, since 2018, has provided incremental and diverse tenure security options through its gazetted regulations. The revision of the NHP foregrounds such incremental and collaborative processes where resident communities, local government, the private sector and central government collaborate to create scalable land and housing solutions that positively impact low- and ultra-low-income groups, which form the vast majority in Namibia.

The current policy review was overseen by a Committee of Ministers from the Ministry of Urban and Rural Development (MURD), the Ministry of Finance and Public Enterprises (MFPE) and the Director General of the National Planning Commission (NPC). The assignment was entrusted to a Committee of Executive Directors of the same institutions, which had technical support from a Task Team composed of representatives of stakeholder institutions. The broad Terms of Reference of the Task Team was to “review all existing studies, policies, programmes and projects, identify gaps and to propose a comprehensive Housing Policy and Implementation Plan that will accelerate the delivery of affordable housing in the country.” Four public stakeholder consultative workshops were organised during 2022, bringing together a broad array of stakeholders from civil society, the public and private sectors and development partners.

This document sets out the background, rationale, alignment, guiding principles, policy direction, the implementation framework and the Implementation Action Plan (IAP). The IAP details strategies, activities, outputs, key indicators, baselines, timelines and targets and budget estimates providing the basis for monitoring and evaluating policy implementation.



### 3. BACKGROUND

#### 3.1 The Housing Context in Namibia

Guided by the NHP and legislation(s) related to housing and land delivery, several targeted programmes and interventions have been developed since independence. As a responsible employer, the Government created the Home Owner's Scheme for Staff Members (HOSSM), which offers support to government employees to access housing. The government also owns a range of properties, including 935 apartments, most of which were constructed before independence and these have been made available to government employees on a rental basis. Additionally, various sector-specific housing initiatives have been developed for government employees, generally on a rental basis. In the tourism sector, this is guided by the National Policy for the Provision of Housing in Protected Areas (2010). Other Ministries overseeing sectors such as education, health, agriculture and the military build accommodation facilities to house their employees. The exact number of such houses is expected to be established through the 2023 Census.

In 1992, the Government developed the Build Together Programme, which was decentralized to the Regional Councils (RCs) and Local Authorities (LAs) in 1998, becoming the Decentralised Build Together Programme (DBTP). This programme allows RCs and LAs to establish housing revolving schemes that provide concessional home loans to ultra-low income residents for acquiring land and building affordable houses. Over the past 30 years, a total of 41,963 housing units have been constructed through the BTP, making it the widest-reaching housing programme in Namibia. In 1993, the National Housing Enterprise (NHE) was established as a public enterprise for the provision of housing and has delivered approximately 18,448 housing units since its inception. In 2013, the Cabinet approved the blueprint for the Mass Housing Development Programme (MHDP), with the aim of delivering 185,000 housing units by 2030. To date, about 4,446 housing units have been completed across the country.

In 2017, the Government initiated the Massive Urban Land Servicing Programme (MULSP) which was continuation of the Development Budget funded capital projects (construction of services) that are implemented through local authorities and regional councils, but with added impetus, resourcing and sense of urgency. Windhoek (330 erven), Walvis Bay (935 erven) and Oshakati (1,126 erven) were identified for servicing at the time (2015), and approximately 2,061 serviced erven were realised. Other sites were identified for servicing in these and other local authority areas across the country. The Windhoek project is yet to be completed and possibly redesigned for densification.

Since 2019, the Government, NHE, Khomas Regional Council and the Windhoek Municipality jointly pooled resources and started funding and implementation of the Informal Settlement Upgrading Affordable Housing Pilot Project (ISUAHPP), which is ongoing and has to date delivered some 634 housing units.

Since independence, community savings groups, later consolidated into the Shack Dwellers Federation of Namibia (SDFN), have developed housing initiatives for low and ultra-low-income groups with technical support from NGOs and grant funding from the Government (MURD) and private sector donations. SDFN has grown to play an important role in delivering housing for the lowest (and most numerous) income groups. Since 1996, the Federation, through its Twahangana Fund, has received annual grant funding from the government to boost its housing development capacity. Approximately 10,000 housing units have been built, while another 10,000 households have accessed housing opportunities and are building their own homes across the country. However, the combined impact of these efforts has been negligible within Namibia's broader housing context, which is analysed in more detail below.

##### 3.1.1 Rapid urbanisation and migration

Africa is the last continent undergoing rapid urbanisation, with a generally younger population seeking developmental opportunities that urban areas can provide through economies of agglomeration. Since 2018, when "urban land" became one of the core themes of the Second National Land Conference (SNLC),



urbanisation and the associated urban land and housing crises received greater prominence and renewed focus. Rapid urbanisation can be partly attributed to under-development of rural areas, better service provision in urban areas, particularly in terms of access to education and generational shifts, which attract increasing numbers of people to urban centres, regional towns, and villages. Additionally, the population in urban areas is growing, further contributing to urbanisation.

The Namibia Statistics Agency (NSA) reports that 63%<sup>i</sup> of those who migrated to urban areas did so due to unemployment in their area of origin. The legacies of historical spatial inequality in urban areas have been compounded by inadequate and insufficient measures to address the demand for urban land and housing.

The overall population of Namibia has increased from 1.4 million in 1991 to 3,022,401 in 2023<sup>ii</sup>. Assuming medium-level population growth, the population is expected to reach 3.4 million in 2041. United Nations projections estimate a population of 3.7 million by 2050, with 68% (2.5 million) expected to be urban<sup>iii</sup> (see Appendix 1).

According to the 2023 Population and Housing Census Preliminary Report, between 2011 and 2023, the urban population grew by 65.5%, while the rural population increased by 26.3%, indicating a high rate of rural-urban migration, among other factors. Additionally, since independence, many settlements have been promulgated as local authority areas, bringing their respective populations into the fold of urban residents.

As per the 2011 Population and Housing Census, about 33% of the population lived in a place different from their place of birth and in the Khomas and Erongo regions, almost 50% of the inhabitants were born elsewhere. The rural-urban population distribution is uneven between regions; 85% of the population in Khomas and Erongo lives in urban areas, whereas in regions like Ohangwena, Omusati and Oshikoto, only 15% do<sup>iv</sup>. Migration is a significant factor in this uneven distribution. However, freedom of movement and the right to settle anywhere within the territory are central rights enshrined in the Constitution, leading to considerable mobility and temporary residences. This indicates a highly dynamic context, requiring a diversified range of housing mechanisms to be enabled.

### 3.1.2. Informal urban development

From the peripheries of medium and large towns to small rural settlements, informal settlements are a visible feature. According to (SDFN, 2009), informal settlement inhabitants constitute approximately 67% of the urban population, while 50% of the population lacks access to adequate sanitation<sup>v</sup>. Informal settlements largely operate outside established regulatory frameworks, predominantly consisting of informal housing units, colloquially termed “shacks,” often situated in unsuitable areas due to geographical or environmental hazards.

Enforcement measures sometimes result in evictions<sup>vii</sup> leaving occupants or residents displaced and/or homeless, a practice incompatible with a human rights-based approach to housing. Many informal settlements endure a lack of essential services, leading to frequent and often deadly fires caused by open flames, candles and makeshift electricity connections. The absence of services also adversely affects the environment within and around informal settlements, with open spaces commonly serving as sites for open defecation, waste disposal and firewood harvesting for energy. However, informal settlements are home to hundreds of thousands of residents and hubs of grassroots creativity and entrepreneurship. As Namibia largely experiences jobless growth<sup>viii</sup>, the proportion of those employed in the informal economy is considerable<sup>ix</sup> and the relevance of informal local economies is significant<sup>x</sup>. Considering that women are particularly active in the informal sector<sup>xi</sup>, housing strategies supporting informal livelihoods, such as home-based businesses and backyard rental units, serve as affirmations of gender equality and broader economic development efforts.



### 3.1.3. Widespread poverty and inequality

Namibia exhibits exceedingly high-income inequality, though marginally declining, consistently ranking at the top in terms of the GINI Index<sup>xii</sup>. Urban development largely mirrors apartheid-era spatial arrangements, perpetuating socio-economic disparities by juxtaposing widespread informal settlements against enclaves of extreme wealth boasting living standards akin to those of first-world countries. In the 2009/10 NHIES household incomes in urban areas were reported to be 1.5 times national average, compared to incomes in rural areas that were 0.6 times National average<sup>xiii</sup>. Incomes of male-headed households were 1.2 times National average compared to incomes of female-headed households, which were 0.7 times National average. Furthermore, household sizes are inversely proportional to household income<sup>xiv</sup>. About 58% of the employed population is informally employed (42% in urban and 78% in rural areas), implying low and irregular household income. Women are more often informally employed than men. Employees in Namibia's public service sector who are considered middle income including nurses, teachers, police officers, and military personnel experience difficulties in accessing adequate housing<sup>xv</sup>. The most vulnerable sectors of Namibia's labour force, such as domestic workers, security guards, or construction workers; as well as those working in the informal economy, are much further removed from accessing adequate housing. Currently, only about 2.8% of households have a monthly income above N\$ 20,000<sup>xvi</sup>, which in itself is not a guarantee of being able to afford the National average house price, which currently stands at N\$1.2 million<sup>xvii</sup>. Appendix 2 provides an overview of household income stratification in relation to household size for 2009/2010 and 2015/2016 respectively. In this context, the national subsidy programme called for in the 2009 NHP has been applied on an ad hoc basis and not proportionally aligned reflecting socioeconomic realities nationally.

In order to achieve inclusivity in this context, housing strategies must acknowledge the need for broad-based, structured and progressive subsidies aimed at incrementally improving the lives of the greatest majority, who are least able to access market-driven land and housing solutions.

### 3.1.4. Scarcity of urban service infrastructure provision

Namibia has historically maintained high standards of service infrastructure in comparison to other Sub-Saharan African countries. While the aim is noble, it has also excluded the majority of urban residents from accessing such infrastructure because of financial, technical and administrative capacity deficiencies to provide such levels of infrastructure for all. The current minimum plot size of 300m<sup>2</sup> for single residential erven is widely regarded by built environment professionals to be a major cause of retarding land delivery and increasing cost of servicing and has few parallels internationally. The average cost of servicing a 300m<sup>2</sup> plot of residential land stands at over N\$100,000<sup>xviii</sup>, which can rise considerably in areas with challenging terrain and soil types, amongst other factors. Lacking financial resources, technical and project management capacities at local government level further exacerbates delays in servicing land at scale. In some cases, partnerships with communities to build infrastructure has demonstrated alternatives to the reliance on consultants and contractors to design and build such infrastructure, making infrastructure accessible to wider groups. Still, in many cases, sale of serviced land provides a much-needed revenue source for local authorities and thus incentivises them to avail such land for developments that largely benefit or are affordable to the bankable upper income sector. Scalable housing strategies need to reconsider exclusive, one-size-fits-all urban service infrastructure solutions towards diverse, needs-based, inclusive and sustainable approaches.

### 3.1.5. Low-density, mono-functional land-use and uniform housing typology

In Namibia, housing generally evokes the typology of a detached house on an individual plot, which is generative of sprawling, very low-density and often mono-functional urban areas. The common perception that Namibia has abundant land available (as reiterated in the 2009 NHP) is misleading if the cost of servicing per household and low long-term municipal revenue collection are considered. This suburban typology constitutes the majority of the formal urban fabric in the country and is firmly anchored in land-use zoning as the primary urban planning principle, towards which Zoning (Town Planning) Schemes (TPS), urban governance systems and development control processes are aligned. In Windhoek, for example, there are few recent examples of inner-city medium-density dwellings, making desirable areas of the city more accessible for a broader variety of groups, particularly young professionals. Rental housing, which is what many individuals and



households need because of work mobility, amongst others, is widely perceived as an inadequate form of housing provision as tenants' rights are not adequately protected. Mixed-income neighbourhoods are very rare and medium and higher-density and multi-storey housing remains exceptions. Where polycentric and mixed-use urban development exists, it happens largely haphazardly without much guidance through integrative planning tools. For housing strategies to be scalable, sustainable and inclusive, a broad range of land and housing typologies are required. A healthy housing market is one that offers options to diverse demographic sectors and their related housing needs amid urban densification that amplifies access to social amenities and socio-economic opportunities at all scales.

### 3.1.6. Insufficient public spending and financial decentralisation

Generally, Government-led housing provision since Independence has not reached the required scale to effectively reduce housing backlogs, partly because budget allocations to housing development (including the DBTP, support for SDFN, and the MHDP) have historically ranged around 0.1% of GDP, despite the 1991 NHP calling for 5% of GDP to be expended on housing. This is far below international benchmarks such as 0.6% of GDP (for European Union member states in 2015)<sup>xix</sup>, 0.3% for OECD Countries<sup>xx</sup>, 0.5% in Zambia<sup>xxi</sup> or up to 3.7% of GDP in South Africa<sup>xxi</sup>. While this figure does not consider investment in urban service infrastructure<sup>xxii</sup> and other social amenities, it illustrates the need for increased public spending on housing and urban development, with public funding focusing on infrastructure, public space and social amenities that create a necessary basis for more broad-based inclusive economic growth.

Local Authorities (LAs) have some of the key responsibilities in urban development, which makes their financial sustainability central to achieving their local development mandate. LAs are yet to reach a balance between revenue generation and expenditure<sup>xxiii</sup>. While Regional Councils (RCs) are funded through the contributions of LAs and the central government, LAs are expected to source their funds locally, with only minimal intervention from the line Ministry. However, there are only a few LAs that are able to fully finance their operations and even fewer that are able to undertake housing initiatives, as their legal mandate requires<sup>xxiv</sup>. Programmes that are decentralised to RCs and LAs, such as the Decentralised Build Together Programme (DBTP), require additional support considering their already limited financial, administrative and technical capacity. While DBTP has proven capable of reaching inhabitants in the ultra-low- and low-income groups (during the period from 1992–2013, DBTP had 41,934 beneficiaries, or almost 2,000 beneficiaries per year, making it the most impactful government housing programme since independence), budget allocations have dwindled since 2013. The Trust Fund for Regional Development and Equity Provisions (Trust Fund) was established by an Act of Parliament with the same name in 2000 and legally mandated to support decentralisation through financial assistance for the development of RCs and LAs, and particularly housing provision. The Trust Fund has yet to be fully operationalised to achieve its ambitious mandate. An effective housing strategy depends fundamentally on RCs and LAs being financially incentivised and technically capacitated to provide urban service infrastructure at scale and administer housing programmes and revolving funds such as those under the DBTP efficiently.

### 3.1.7. Lack of legal coherence and policy coordination across sectors

Since 1994, Namibia has been a signatory to the International Covenant on Economic, Social and Cultural Rights (ICESC), which encompasses the right to adequate housing. While the right to adequate housing is not explicitly enshrined in Namibia's Constitution, the ICESC is legally binding on Namibia in terms of Article 144 of the Constitution, which provides for the recognition of international law. Closest to recognising the principles of adequate housing in the Namibian context is Article 95 of the Constitution, which commits the State to actively promote and maintain the welfare of the people of Namibia by adopting policies and laws to promote and safeguard the rights and interests of all citizens in the various spheres. Among others, the 1998 National Land Policy, developed under the custody of the then Ministry of Lands, Resettlement and Rehabilitation (now Ministry of Agriculture, Water and Land Reform (MAWLR)) acknowledges many of the



challenges related to urbanisation outlined above and contains an entire section on ‘Urban Land’. It calls for, amongst others, the decentralisation of consultative planning processes, incremental land servicing, the unlocking of underutilised land and the participatory upgrading of informal settlements<sup>xxv</sup>.

Aspects of urban development in general, including informal settlements<sup>xxvi</sup> are furthermore governed by a variety of legislation requiring action from different government O/M/As. Some of the legislation that impedes the effective delivery of land and housing that have been identified by the Law Reform and Development Commission in the Ministry of Justice include National Housing Development Act, 2000 (Act No. 28 of 2000), National Housing Enterprise Act, 1993 (Act No. 5 of 1993), Credit Agreements Act, 1980 (Act No. 75 of 1980), Banking Institutions Act, 1998 (Act No. 2 of 1998), Micro Lending Business, 2018 (Act No. 7 of 2018), Estate Agency Act, 1976 (Act No. 112 of 1976), Building Societies Act, 1986 (Act No. 2 of 1986), Insolvency Act, 1936 (Act No. 24 of 1936), Usury Act, 1968 (Act No. 73 of 1968), Squatters Proclamation AG, 1985 (PRO No. 21 of 1985), Rent Ordinance (13 of 1977) and Property Value Professions Act, 2012 (Act No. 7 of 2012). In addition, the various by-laws of Local Authorities such as those that regulate building materials further affect the delivery of land and housing.<sup>xxvii</sup> Definitions of housing and informal settlements are determined incongruently by a number of laws. While the Land Policy acknowledged the need for cross-ministerial implementation, it seems that only those aspects falling under its line Ministry’s mandate, including “the provision of secure tenure through the upgradable tenure system and registration based on local land registries” were implemented legal instruments such as the Flexible Land Tenure Act of 2012, which was operationalised in 2018. A successful housing strategy requires processes and platforms for rigorous monitoring and evaluation as well as for cross-ministerial coordination to be established for effective implementation.

### 3.1.8. Partnerships, local innovation and policy reform

Although living conditions in informal settlements are often inadequate, they do provide shelter and livelihood opportunities to a majority of urban dwellers, who have built social networks, communities and basic infrastructure often through their own means. This collective energy and perseverance are increasingly acknowledged as the major forces behind contemporary urbanisation and national economic development. Self-organised community groups have proven their capacity to plan neighbourhoods and incrementally develop service infrastructure through alliances with various stakeholders, including LAs, NGOs and the Central Government. The Gobabis Freedom Square<sup>xxviii</sup> upgrade, pioneered by the Namibia Housing Action Group (NHAG), the Shack Dwellers Federation of Namibia (SDFN) and the Gobabis Municipality, with technical support from the Namibia University of Science and Technology (NUST) and grant funding from the Government through MURD, has received international recognition as a ‘best practice’ and has provided valuable lessons. It is internationally recognised that public resources are better spent on improving existing forms of shelter, including those in informal settlements<sup>xxix</sup>. This is coupled with the benefit of efficient expenditure, as partnership approaches reduce reliance on contractors and consultants, making development funds arrive at the implementation level in a more direct way. To avoid uncontrolled informal settlement formation, some LAs have developed innovative ways of ensuring that new urban residents settle in planned reception areas provided with basic services that conform to town planning requirements and provide residents with a locally recognised form of tenure security, such as Certificates of Occupancy (COs). Such incremental urban development approaches provide a clear pathway towards future formalisation. The Flexible Land Tenure (FLT) system, which has been designed to facilitate the incremental attainment of tenure security, is in the process of being mainstreamed across Local Authorities after positive experiences obtained in Gobabis’ Freedom Square and other pilot sites in other parts of the country. Currently, more international partners are entering the field of urban development with a focus on housing, and new organisations have emerged developing new ideas and projects in the fields of land delivery and public services and amenities. Local and often collaborative innovation provides a fertile basis for achieving a larger impact.



### 3.2 Problem statement

Access to adequate housing remains severely limited for the vast majority of residents in Namibia due to a socially, economically, environmentally and spatially unsustainable low-density urban development model; insufficiency in public spending on housing and urban development in relation to high urbanisation rates; widespread poverty and low levels of household income; absence of a structured local authority funding model and subsidy system; lack of financial, technical and coordination capacity amongst all stakeholders to enable land and housing delivery at the required scale; rigidity of regulatory processes and standards; and a fragmented policy landscape and institutional infrastructure that frustrates a proactive and efficient implementation. At the same time, local partnerships and innovations in land and housing delivery have proven effective and provide lessons for scaling up similar efforts nationwide.

## 4. RATIONALE

The purpose of the National Housing Policy is to outline the overarching people-centred enabling framework for a focused, affordable and incremental approach to adequate housing. The multi-dimensional nature of housing and urban development requires the comprehensive realignment of relevant policies and regulatory frameworks in order to achieve a broader impact and more environmentally, economically, socially and spatially sustainable and inclusive human settlements in urban and rural areas.

## 5. ALIGNMENT

Adequate housing cuts across a wide range of human development goals. The policy is therefore aligned to the following national and international development agendas:

### 5.1 International Frameworks

- The **International Covenant on Economic, Social and Cultural Rights (ICESC)**, in Article 11 on an adequate standard of living, encompasses the right to adequate housing. The programme review has thus been developed based on the UN definition of definition of adequate housing<sup>xxi</sup>, which comprehensively defines *adequate housing*<sup>xxx</sup> as ‘more than four walls and a roof’. This definition provides a comprehensive understanding of Namibia’s commitment to housing provision. Housing provision should thus include not only houses, but also public open spaces, social amenities, opportunities for livelihood generation and public transport options, amongst the various components that support urban life.
- The right to adequate housing is integral to core human rights values such as dignity, equality, inclusion, wellbeing, security of the person and public participation. While the ICESC regards States and governments as the primary duty bearers to respect, protect, and fulfil (promote, facilitate, and provide) human rights, the right to adequate housing does not require governments to build houses for the entire population. Rather, governments are required to make all possible efforts within their powers for the largest majority to attain adequate housing<sup>xxxii</sup>. As a signatory to the ICESC, it is legally binding on Namibia, subject to the availability of resources. The policy therefore conceptualises housing in terms of the UN definition of adequate housing.
- The **Sustainable Development Goals (SDGs)** to which UN members have committed include SDG 11 to make “cities and human settlements inclusive, safe, resilient and sustainable”<sup>xxxiii</sup>. It is recognised that housing is cross-cutting in nature, and it is a key device in targeting many of the other goals, such as SDGs 1 - No poverty, 3 - Good health and well-being, 5 - Gender equality, 6 - Water and sanitation, 10 - Reduce inequalities, 13 - Climate action and 17 - Partnerships for the goals. The policy recognises the need for a holistic housing approach to domesticate and meet the SDGs, and links monitoring and evaluation of outcomes closely to national development goals and the SDGs.
- The **New Urban Agenda (NUA)**, endorsed by Namibia in 2016 at the Habitat 3 conference, strives to position “housing at the centre”<sup>xxxiiii</sup> of central and local government policy based on a human rights perspective. The NUA stresses issues of urban equity and key concepts, such as the right to the city<sup>xxiv</sup>. The policy embraces a fundamentally human rights-based approach to housing.



## 5.2 Continental Policy Frameworks

- The African Agenda 2063 regards the continent as a place where “people have access to affordable and decent housing, including and decent all the basic necessities of life such as water, sanitation, energy, public transport and ICT”<sup>xxxv</sup>. Agenda 2063 also recognises the need for tenure security, territorial planning, urban management systems, and improving conditions in informal settlements. This Housing Policy outlines how adequate housing and all the above-mentioned basic human settlement development needs will be progressively addressed and attained.

## 5.3. National Policy Frameworks

- **Vision 2030** outlines that by 2030 Namibia aims “to achieve integrated rural and urban development in which living conditions and social and economic opportunities are adequate for all”<sup>xxxvi</sup> and will be “able to meet its housing needs”<sup>xxxvii</sup> and stipulates specific targets in this respect<sup>xxxviii</sup>. This Policy acknowledges insufficient progress in achieving these targets as a major impetus for shifting the policy focus towards enabling primarily housing opportunities.
- The **Fifth National Development Plan (NDP5)** 2017–2022 commits the government to promote densification urban areas<sup>xxxix</sup>. It highlights that housing efforts have mainly concentrated in urban areas, enhancing urban-rural inequities. NDP 5 calls for alternative land delivery<sup>xl</sup> mechanisms that accelerate housing delivery. This Policy incentivises densification, incremental land servicing of existing informal settlements and new urban extensions and rural housing support.
- The **2018 Second National Land Conference (SNLC)** foregrounded ‘Urban Land’ as a major field of policy reform. The conference resolutions contain amongst others: the inclusion of housing as a human right in the Constitution; the need to develop an Urban Land Reform Programme and an Urban Policy; the need to increase public investment in urban development; the development of a structured Local Government Funding Formula; the development of a structured housing subsidy framework for low-income groups; the prioritisation of and adequate financial support for incremental, participatory informal settlement upgrading; the unlocking of underutilised land for housing; the need to define the objectives of and develop a Social Rental Housing Programme; and to enable inclusive urban development with more flexible regulations, diverse uses and higher densities to enable local economies and improve livelihoods.

The housing policy review recognises and was also informed by the resolutions taken at the Land Conference that fall within its scope.

- The **Harambee Prosperity Plan II (HPP-II)** encapsulates “Delivery of Urban Land, Housing and Sanitation” within the Social Progression pillar and identifies housing as a “key catalyst to engender economic activity” under the Economic Advancement pillar. The Plan foregrounds the need for intensified and alliance-based informal settlement upgrading and outlines specific housing-related targets to be implemented during the plan period (2021-2025)<sup>xli</sup>. This includes the current revision of the National Housing Policy with a view to reform, amongst others, “urban design concepts, minimum size of erven and mixed developments for more efficient land use”<sup>xlii</sup>. The policy foregrounds inclusive and sustainable urban development through urban intensification and a partnership approach to informal settlement upgrading.
- Namibia has a longstanding commitment to decentralisation envisaged in the Decentralisation Policy of 1997 and the Decentralisation Enabling Act, 2000 (Act. No. 33 of 2000). This housing policy supports decentralisation of housing provision through enabling partnership approaches at the local level and a subsidy system that incentivises RCs and LAs to improve living conditions for the lowest income groups.
- The **Civic Organisations Partnership Policy of 2005**, which has as one of its objectives to “enhance the capacity of partners (including the government and civic organisations) to enter into partnerships and jointly respond to development challenges and opportunities in an efficient, effective and sustainable fashion”. This policy encourages the formation of partnerships to implement and scale up land servicing and housing construction nationwide.



- The **Public Procurement Act, 2015** (Act No. 15 of 2015) regulates the procurement of goods, works and services by public entities, with emphasis on local procurement. It also regulates the letting or hiring of public entity property, as well as the acquisition or granting of rights for or on behalf of public entities as well as their disposal of assets. The effective realisation of the noble goals of the housing policy requires an adaptive, effective and supportive procurement legal framework, systems and practices.
- The **Access to Information Act, 2022** (Act No. 8 of 2022) promotes the public's free access to information from public entities and makes it mandatory for public entities to make information available for public use. Well informed citizens will be in a better position to assert their rights and to play their part in the realisation of national development goals including in the housing and urban development space.

## 6. GUIDING PRINCIPLES

The core policy shift from government-focused delivery of housing units (finished products) to incrementally enabling adequate housing for the largest majority is guided by the following core principles:

- **Access to adequate housing:** The Policy is inspired by the principles of the UN-defined right to adequate housing, which provides for a broad understanding of housing as an enabler for social and economic empowerment.
- **Inclusive and sustainable urbanisation:** The NHP is responsive to the urgent collective responsibility for global climate action and increased social equity to redress historical socio-spatial inequality.
- **Incremental approaches:** The Policy emphasises incremental approaches and mixed land uses supporting the improvement of living conditions and economic opportunities.
- **Targeted impact, transparency and accountability:** The Policy acknowledges Priority Target Groups (PTGs) and focuses public expenditure proportionally according to prevailing socio-economic demographics.
- **Differentiated housing options:** The policy encourages the availability of different housing choices for all socio-economic target groups over one-size-fits-all models.
- **Participation and people-centred approaches:** The policy emphasises and provides for public ownership through citizen participation, continuous public engagement, education and capacity building.
- **Innovation and learning focus:** The policy envisages its continuous evolution through learning-by-doing, collective reflection, and innovation.

## 7. POLICY DIRECTION

### 7.1. Vision, Mission, and Goals

#### 7.1.1 Vision

Adequate housing as the cornerstone of inclusive and sustainable urban and rural development in Namibia.

#### 7.1.2 Mission

Creating clear pathways towards progressively achieving adequate housing for all socio-economic groups.

#### 7.1.3 Goals

The overarching policy goal is to enable broad access to *housing opportunities and adequate housing* to progressively improve living and socio-economic conditions for urban and rural residents through a committed partnership between stakeholders in government, civil society, the private sector, residents and international development partners.



## 7.2 OBJECTIVES OF THE POLICY

The specific objectives of the policy are to:

1. Unlock housing opportunities at scale for urban and rural residents at all socio-economic levels by 2030;
2. Strengthen Namibia's legal and regulatory framework on access to adequate housing by 2030;
3. Focus public expenditure proportionally on PTGs, including targeted subsidies for housing opportunities;
4. Re-align state-supported housing provision mechanisms to provide access to adequate housing for all PTGs;
5. Capacitate OMA, non-state implementers and residents for accelerated and enhanced implementation to meet the housing need;
6. Increase private sector investment in adequate housing provision;
7. Improve the environmental, social and spatial sustainability of neighbourhoods and housing units in line with the SDGs; and
8. Foster housing innovation and collective learning in the housing sector.

## 8. IMPLEMENTATION STRATEGIES

### 8.1 Strengthen the Namibia Housing Information System (Objective 1)

The Namibia Housing Information System (NHIS), which was commissioned and launched by MURD in October 2022 and developed in-house by the NSA through a partnership between the two partners, establishes a centralised repository of housing-related data from all relevant stakeholders for wider use. The system which is administered by the NSA follows a decentralised approach where stakeholders' especially local authorities and regional councils who administer immovable rateable property of land and houses in their areas of jurisdictions are required to collect and upload information thereon onto the NHIS for record and evidence-based development planning. The System has four (4) modules, including housing needs, land use, housing stock and informal settlements. NHIS will enable RCs and LAs to identify and effectively manage housing demand and provision, and enhance monitoring and evaluation of implementation of interventions at local and central government levels and non-State role players. Capacity-building initiatives to operationalise NHIS are facilitated by the NSA with financial and technical support from MURD.

### 8.2 Strengthen comprehensive planning for housing at local level (Objective 1)

To achieve the overarching goals, the policy requires the development of localised Housing Action Plans (HAPs) for creating housing opportunities at the RC and LA level for all socio-economic groups. Based on the long-term urban structure plans required by URPA and Local Authorities Act, 1992 (Act No. 23 of 1992), Strategic Plans (where these are available), these participatory action plans are developed by a local task force including the Local Authority, resident communities or CBOs, NGOs and other relevant stakeholders. The HAP establishes the local housing need by amalgamating all available local data including housing waiting lists, CLIP information and statistics collected by the NSA, amongst others, and provides for such information to be fed onto the National Housing Information System (NHIS). The action plan further determines how such a need will be met through informal settlement upgrading and Greenfield development to achieve socio-spatial integration, harnessing spatial opportunities, such as proximity to and connectivity with existing social amenities. HAPs clarify effective demand (i.e., needs and affordability levels). In other words, HAPs determine how to achieve maximum policy impact within available resources and guide the integration of Participatory Informal Settlement Upgrading (PISU) processes with Sustainable Incremental Greenfield Development (SIGD) in each urban area.

### 8.3 Upscale Participatory Informal Settlement Upgrading (Objective 1)

Participatory Informal Settlement Upgrading (PISU) is the key pathway towards unlocking housing opportunities and creating broad-based improvements in living conditions for the PTGs. PISU creates



housing opportunities that enable a broad array of housing provision initiatives to occur. In order to allow for incremental improvements and as per the resolutions of the Second National Land Conference, town planning and building regulations (town planning layout, density, land use zoning, building design and materials) are flexible in informal settlements in agreement between LAs and residents.

The process comprises the following essential steps undertaken by the local task force: partnerships between LAs and resident communities or CBOs, with in-house or external technical support provided by NGOs and other relevant stakeholders, such as Regional Technical Teams (RTTs) to:

- **Profiling** of informal settlements to obtain socio-economic indicators through participatory data collection and analysis tools such as the Community Land Information Programme (CLIP) or something similar;
- **Registration** of households and identification of informal structures;
- **Enumeration** of socio-economic household data through CLIP or something similar;
- **Collective decision on land tenure security options**, including Flexible Land Tenure (FLT), freehold, or sectional title procedures. In the case of FLT, the required feasibility study must be participatory;
- **Participatory neighbourhood planning** (based on revised Urban Design Guidelines) ensuring environmental, economic, social and spatial sustainability, i.e. including spatial layout taking into account geographic context and hazards, the number of registered households, current settlement patterns and land uses, social and economic networks land availability, future mixed uses, social amenities, roads and service infrastructure, and including a disaster risk management plan and implementation plan, for Council approval.

*NOTE: Further steps below are to be undertaken in parallel with statutory planning approval.*

- **Surveying** of the new layout and demarcation of boundary pegs;
- **Repositioning** (or re-blocking) of informal structures where they are not in line with the new layout and compensation for, or relocation of, residents who cannot be accommodated in the new planned expansion (SIGD) area;
- **Servicing** - Designing and installation of basic services according to community priorities;
- **Issuing of Certificates of Occupancy** with development rights upon payment of land acquisition fee to LA; and
- **Social amenities** provided according to community priorities.

#### NOTES:

*In terms of Section 91A of the Local Authorities Act, 1992 as amended, LAs may declare “reception areas” providing for incremental housing development to take place. The same section further provides for informal housing structures and buildings to be erected in reception areas. Consequently, informal housing is recognised by law, providing the basis for acknowledging residents’ land rights in-situ.*

*The PISU process is needs-based, time-limited and eligible for planning and basic services subsidies under the HSF. Evidence of providing housing opportunities for PTGs through PISU enables LAs to access infrastructure grants for bulk services and social amenities. The National Strategy for Participatory Informal Settlement Upgrading provides a detailed implementation plan for PISU activities.*

### 8.4 Accelerate Sustainable Incremental Greenfield Development (Objective 1)

Sustainable Incremental Greenfield Development (SIGD) provides a mechanism to establish planned expansion areas (based on the legal principle of “reception areas” under the Local Authorities Act, 1992 (Act No. 23 of 1992) with a layout design that allows for new residents or those relocated as a result of upgrading processes



elsewhere to be settled on demarcated plots and provided with Certificates of Occupancy (or other forms of tenure security) and basic services. SIGD creates housing opportunities that enable a broad array of housing provision mechanisms and initiatives to occur.

The process comprises the following essential steps undertaken by LAs, in partnership with resident communities and CBOs (in cases of relocations), with in-house or external technical support provided by NGOs and other relevant stakeholders:

- **Identification of SIGD areas** by the LA Council, guided by HAP, and payment of compensation for communal land rights holders (where applicable);
- **Identification** of eligible households in the PTGs, according to transparent processes.
- **Decision on land tenure security options** including FLT, which provides for collective planning and management processes and is facilitated and partly subsidised by the MAWLR (planning and conveyancing), freehold, or sectional title procedures;
- **Planning** of neighbourhood layout (based on revised Urban Design Guidelines) to ensure environmental, economic, social and spatial sustainability, i.e. taking into account the number of planned households, land availability, mixed uses, social amenities, roads and service infrastructure.

*NOTE: Further steps below are to be undertaken in parallel with statutory planning approval.*

- **Surveying** of the new layout and demarcation of boundary pegs;
- **Servicing** - Designing and installation of basic service reticulation;
- **Pre-allocation of plots** to eligible households and issuing of Certificate of Occupancy with development rights upon payment of the land acquisition fee to LA; and
- **Social amenities** provided according to community priorities.

#### NOTES:

*The SIGD process is needs-based and eligible for compensation grants (where applicable), planning and basic service subsidies under the HSF (see 8.6). Evidence of providing housing opportunities for PTGs through SIGD enables LAs to access infrastructure grants for bulk services and social amenities (see Figure 2).*

*SIGD must adhere to the principles of inclusive and sustainable urban development to avoid high rates of rural-to-urban land conversion and urban sprawl and in order to align with Regional or Urban Structure Plans (if available). LAs must establish safeguards against land speculation, particularly where freehold titles are available in the context of very low incomes, and multiple beneficiation, for which the collectively administered form of title under the FLT is recommended.*

### 8.5 Harmonise legal and regulatory instruments dealing with access to land and housing (Objective 2)

The National Government has the responsibility, through its various OMA, to design and execute its mandates in a manner that respects, protects, promotes, and fulfils access to adequate housing. Therefore, some existing laws and policies need to be revised and new ones developed in order to institutionalise access to adequate housing through State and non-State institutions.

The legal impediments to equitable access to land and housing that have been identified and remedial actions that have been recommended by the Law Reform and Development Commission must be acted upon. Reform and alignment of all relevant laws and policies will accelerate access to adequate housing including aspects such as pre-allocation of un-serviced land as well as restrictive conditions for the resale of government-subsidised houses. One of the identified laws that is still applicable and needing an urgent re-look is the Squatter Proclamation Act of 1985.



### 8.5.1. Develop oversight, accountability and legal remedy mechanisms

The right to an effective remedy in the context of housing rights, specifically for the urban poor and residents of informal settlements, cannot be interpreted as a judicial remedy only, as that will de facto prevent such groups from accessing their rights. This requires the establishment and use of alternative dispute and grievance mechanisms for the settling of land and housing disputes, such as Ombudsman institutions<sup>xliv</sup>. Such mechanisms must be inexpensive, accessible, speedy, socially legitimate and rule-bound<sup>xlv</sup>. The policy provides for the establishment of dispute and grievance procedures for urban land and housing issues in consultation with the Office of the Ombudsman and in line with the right to adequate housing.

### 8.6 Subsidise housing opportunities for Priority Target Groups (Objective 3)

In order to create housing opportunities at scale, the policy acknowledges the need to subsidise the provision of tenure security, basic services, and housing loan interest rates progressively and strategically for households in the PTGs, as outlined below. In the context of extremely high inequality and rapid urbanisation, subsidising the ultra-low and low-income groups is an affirmative, redistributive action in line with the constitutional spirit to dismantle structural historical inequalities through land and other reforms. While these groups are often unable to afford the monetary expenses related to the often capital-intensive processes of land servicing, they can contribute their own resources and labour to gain sweat equity. Households are responsible for a nominal, size-related land acquisition fee (which shall be the same across the country as established by Cabinet) payable to the LA.

The Housing Subsidy Framework (HSF), for which administration arrangements are to be developed through consultations between MURD, MFPE and LAs, guides Central Government budgeting (also refer to Appendix 3), as well as RC and LA financial planning in relation to urban land and housing development. Appendix 4 explains and visualises the adequate housing subsidy process in relation to PISU, SIGD and Rural Housing support.

*NOTE: Where residents have leased land in informal settlements from a Local Authority, accumulated lease payments should accrue towards the acquisition of such land in line with the 1998 Land Policy.*

#### 8.6.1. Priority target groups

In order to qualify for *affordability* in the housing sector, priority target groups are defined based on their monthly household income (also refer to Appendix 2). In an effort to re-focus public expenditure on housing and urban development to reach all socio-economic groups proportionally, PTGs are defined as follows:

- Ultra-low income: ca. 62% of households with a monthly income of/up to N\$5,000 - Priority Target Group A
- Low income: ca. 25% of households with a monthly income of N\$5,001 to N\$10,000 - Priority Target Group B
- Middle income: ca. 10% of households with a monthly income of N\$10,001 to N\$20,000 - Priority Target Group C
- High income: ca. 2% of households with a monthly income of N\$20,001 to N\$40,000
- Ultra-high income: ca. 1% of households with a monthly income above N\$40,000.

Implementers are required to clearly indicate the affordability level of their housing provision offer, allowing for housing provision mechanisms to be matched to specific target groups. Furthermore, the income group distribution, both nationally and in specific urban and rural areas, provides the basis for prioritising public expenditure and resource allocation through this policy. Indicators such as household size, gender of the head of household and access to social amenities provide additional criteria for prioritisation.

*NOTE: Income brackets are subject to regular adjustments by HSC during policy implementation based on the latest available income statistics and rate of inflation.*



### 8.6.2. Subsidy types

In order to incentivise LAs in particular to pro-actively create housing opportunities for households in the PTGs, the housing subsidy system includes a range of sequential grants that are conditional on the previous stage in the process having been completed. These include:

- **Planning and basic services subsidies** for PISU and SIGD partnerships, depending on the number of households committed to the process and considering local topography and soil conditions, amongst other cost-relevant factors;
- **Building materials support** for rural households that have long-term lease agreements;
- **Infrastructure grants for RCs and LAs** for bulk service infrastructure to enable basic servicing (incl. individual water and pre-paid electricity metres) and social amenities, conditional on and in proportion to the number of households who obtained tenure security;
- **Compensation grants for RCs and LAs** to enable payment of compensation to communal land rights holders, where applicable and subject to the guidelines set out in the Compensation Policy;
- **Subsidised interest-rate housing loans** for households to construct and improve housing units through DBTP and community-led housing mechanisms;
- **Rates and taxes subsidies for RCs and LAs** to enable them to exempt and/or reduce rates and taxes for PTGs for up to 5 years under the provisions of Section 73 of the Local Authorities Act, 1992 as amended. This will enable households to afford services without them being compromised, while ensuring adequate revenue flows and the development of a sustainable rate base.
- **Urban intensification grants for LAs** for the upgrading of bulk services and/or link/reticulation systems, as well as social amenities and mobility (in coordination with other relevant OMA) to accommodate increased residential densities through the release of underutilised municipal land for social rental housing and/or private residential densification, conditional on LAs proving the rental affordability of such projects.
- **Special needs housing grants for RCs and LAs** to fund special needs housing projects.

*NOTE: The HSF provides for conditional virement of subsidies and grants at local level with the approval of the Council on recommendation by the task force. The required inter-governmental transfers are administered based on clear guidelines for investment, credit control and borrowing of RCs and LAs.*

### 8.6.3. Eligibility and conditions

The HSF eligibility criteria are based primarily on household income, also considering household size, gender and special needs, and create transparent and realistic public expectations. Individual beneficiaries are only eligible once for a specific subsidy type. In order to avoid abuse of the subsidy system, beneficiaries are registered on the centralised NHIS database. The HSF allows for structured budgeting based on continuously verified land and housing demand per RC and LA identified through local partnerships, with the assistance of the NHIS. Table 1 below indicates general eligibility for subsidies according to PTG status:



	Subsidy / grant type (recipient)	Ultra-Low Income (Priority Group A)	Low Income (Priority Group B)	Middle Income (Priority Group C)
LAND	<b>Planning Subsidy</b> (all eligible implementers)	Yes	No (Cost Recovery)	No (Cost Recovery)
	<b>Basic Services Subsidy</b> (all eligible implementers)	Yes	No (Cost Recovery)	No (Cost Recovery)
	<b>Compensation Grant</b> (RCs, LAs)	Yes	Yes	Yes
	<b>Infrastructure Grant</b> (RCs, LAs)	Yes	Yes	Yes
HOUSING	<b>Subsidized Interest Rate Loan</b> (residents)	Yes	Yes	Yes
	<b>Rates and Taxes Subsidy</b> (RCs, LAs)	Yes	No (Cost Recovery)	No (Cost Recovery)

Table 1: Eligibility criteria for subsidies and grants under the HSF.

NOTE: Forms of land title obtained with the support of the planning and basic servicing subsidy are not transferable for a period of 5 years.

## 8.7 Re-align State-supported housing provision (Objective 4)

All land servicing and housing provision programmes and projects administered by MURD and their related budgetary provisions are aligned with the policy target groups. This includes the Mass Urban Land Servicing Programme (MULSP), Mass Housing Development Programme (MHDP), grants for the community-led housing initiatives (SDFN), NHE recapitalisation, DBTP, Trust Fund for Regional Development and Equity Provisions (TFRDEP), Single Quarters upgrading and transformation, and PPPs. Programmes and projects that have been implemented but have not meet desired outcomes must be reviewed and where necessary phased out. The revised policy focus and objectives set out above require institutional restructuring within MURD and other implementing partners' especially regional and local authority councils in order to enable maximum responsiveness and clear mandates and responsibilities as well as the creation of new institutional devices to enable maximum synergies between O/M/As and non-State actors.

### 8.7.1. Decentralised Build Together Programme

The Decentralised Build Together Programme entails four sub-programmes, namely urban or rural housing loans; social housing (understood as housing for beneficiaries with special needs and/or indigent households); single-quarters upgrading and transformation; and informal settlement upgrading. Since the decentralisation of its implementation and administration to regional and local authority councils in 1998, the programme which relies on revolving funds has achieved the widest-ranging impact of all post-independence government-led housing programmes. Nevertheless, success has been uneven, largely due to a lack of the required infrastructure, financial support and administrative capacity to administer the programme effectively at the regional and local level. For the DBTP to become more financially sustainable, up-scaled and decentralised more effectively, its administrative capacity at central and local government levels needs to be improved, amongst others through annual auditing, and to enhance beneficiary payment capacity and overall sound governance principles.

The DBTP is envisioned to become the strategic vehicle for the Housing Policy in respect of the disbursement of subsidised interest rates or "soft" loans for housing construction and improvements as part of the HSF. The three latter components are removed from DBTP and covered under the different provision mechanisms outlined in this document. The DBTP income and housing loan brackets are to be formally and regularly adjusted by the MURD, upon approval by MFPE, to keep in line with current income levels and building costs.



### 8.7.2. Community-led housing support

Community-led housing provision is a well-established practice in Namibia, pioneered by the Shack Dwellers Federation of Namibia (SDFN), which represents the largest organised affiliate of the Shack Dwellers International (SDI) network in relation to the country's population. The Twahangana Fund, a community-governed, independently audited, revolving fund has received huge direct government funding since 2000, in addition to members' savings (956 savings groups comprising 29,718 members), private sector contributions and other partners' support. With the support of the Namibia Housing Action Group (NHAG) and in collaboration with LAs, SDFN has built over 8,067 houses since 2000 with a current average cost per house of N\$40,000 and upgraded / serviced 4,525 plots with a current average cost N\$12,000 per unit. The Policy provides for continued funding support to community-led housing organisations and initiatives, which have proven implementation track records, to enable them to reach an even broader scale. Such direct transfers will be based on Service Level Agreements and adjusted in proportion to the proven need and reach of PTGs. In partnership with RCs and LAs, CBO funding mechanisms may access relevant subsidies through the Housing Subsidy Framework (HSF).

### 8.7.3. National Housing Enterprise

The number of employees in the public sector alone stands at approximately 128,856<sup>xlvi</sup> of which a large segment cannot access housing due to a lack of housing supply in this market segment. The NHE's dual function as a financial institution and housing developer needs to be re-aligned specifically towards persons in the socio-economic bracket who are able to access credit. This will provide the basis for its required recapitalisation and on-going public enterprise reform from non-commercial enterprise to commercial enterprise with public interest. Furthermore, the NHE may build on RCs, LAs and central government-owned land, which allows unlocking land resources for social rental housing provision, without alienating public property. This allows the NHE to provide social rental housing, especially in rural areas but also in urban centres where underutilised government-owned inner-city land is abundant. RCs and LAs may give preferential land access to the NHE, where a proven need for the relevant target groups exists. The NHE has the potential to increase its delivery to the PTGs if additional resources are made available and its business model is also re-oriented to cater for these groups as well. The Namibia Housing Enterprise Act, 1993 (Act No. 5 of 1993) is due for review and the institution needs to be reformed to contribute effectively to the objectives of the policy.

### 8.7.4. Government employees' rental housing

Government engages in housing delivery through a variety of mechanisms. The notable mechanisms are the HOSSM, which is administered by the Office of the Prime Minister; the housing for relocation and resettlement of San communities administered by the Ministry responsible for Marginalised Communities; housing for independent low-income elderly people (Ministry of Health and Social Services); housing for staff in the various State-supported tourism facilities (MEFT); housing at Okongo Strategic Food Reserve, engaging in water and sanitation provision projects (MAWLR), staff housing by the Ministry of Justice; the administration and maintenance of government rental housing by MWT; the construction of houses for veterans of liberation struggle by the Department of Veterans Affairs, as well as the various smaller housing-related activities of MURD. These various housing-related budget allocations are to be reviewed in terms of their target demographics and brought in line with this policy for coordination. These housing initiatives are separated into housing for special needs (see below) and rental housing for government employees, especially in rural areas. This requires a coherent Government employees' rental housing model to be developed and mainstreamed across OMA and budgeted for under the respective line Ministries according to proven need.

### 8.7.5. Social rental housing

High residential mobility in Namibia creates a demand for adequate rental housing for those who cannot or do not want to commit to the responsibilities of property ownership. These may include tertiary education students, young professionals and families, and public sector workers. The policy broadens the definition of social housing to be understood as publicly or privately owned, regulated rental housing of varying housing typologies, servicing the low-and-middle-income target groups. Social rental housing may be developed



and administered by LAs, parastatals, cooperatives, NGOs and private social housing providers who may obtain preferential access to land from RCs or LAs through acquisition and/or lease in line with the Public Procurement Act of 2015, conditional on proving affordability for the PTGs.

Social housing will lead the way in the realisation of the transformation that the policy aims to achieve, namely urban intensification, promoting mixed-use urban infill developments, enabling a mix of incomes, ages and uses, as well as promoting walkable public spaces and integrated transport options. Financial institutions such as the Government Institutions Pension Fund (GIPF) have scope to invest in urban, medium-rise affordable rental accommodation. Social housing may further be developed on LA or central government-owned land based on long-term leaseholds to guarantee the recuperation of the investment. Refurbishing government-owned housing currently administered by MWT, as per the 2<sup>nd</sup> NLC resolution on urban land, provides the asset base for a social rental sector. Real and perceived tenure insecurity is envisaged to be mitigated through the enactment of the Rent Bill that provides for safeguards for tenants against arbitrary actions such as rent hikes, termination of lease contracts and evictions. To create oversight in this critical sector through a regulatory board for social housing requires the amendment of the National Housing Development Act of 2000.

#### **8.7.6. Rural housing support**

Creating housing opportunities in settlements and growth points in rural areas are provided for under SIGD or PISU programmes under the respective RCs with technical support by RTTs. Housing provision mechanisms for rural areas, growth points and settlements include the DBTP and the NHE. Individual homebuilders in rural areas that are not settlements or growth points are eligible for a Building Materials Support under the HSF, including cement and corrugated iron sheeting, provided that a formal land right, such as a 99-year lease, a recognised communal land right or equivalent, has been registered (see Fig. 2). Rural homebuilders can access such support through the DBTP, administered by the RCs. The Policy calls for the revision of the Home Owner's Scheme for [Government] Staff Members so that the scheme also includes rural housing.

Sanitation options in rural areas are guided by the Sanitation Guidelines for RCs, based on the National Sanitation Policy of 2017, and may include dry sanitation, pit latrines, closed septic tanks and other non-reticulated systems, particularly in cases where water-borne sanitation is not a feasible option in the short to medium term. Sustainable alternative sanitation options and other appropriate technologies are promoted through rural development centres. The measures are to be sustained and expanded.

#### **8.7.7. Special needs housing**

In the spirit of leaving no one behind, the policy recognises that there are groups or sections of the population that fall outside the categories outlined thus far. Such groups need to be considered for the diversified housing options to be inclusive of all the actual needs on the ground. Such housing for special needs may include, but is not limited to the destitute, old age homes, orphanages, Veterans and shelters. This shall include allocation of housing units to physically impaired people in the various housing schemes and provision of appropriate facilities. Special needs housing grants are allocated for demand-based requests from O/M/As, RCs and LAs.

### **8.8 Capacity building programme for OMA and Implementers (Objective 5)**

Technical capacities at central, regional and local level require enhancement for the envisioned broadening and up-scaling of implementation. At central government level, MURD, MFPE, NPC, MAWLR and MWT and other partners OMA are central to the coordinated implementation of policy outcomes. Capacity assessments will inform the establishment of a Programme Implementation, Coordination, Management and Support Unit (PICMSU, refer to Section 9 below) within or outside MURD to boost implementation immediately, while strengthening existing institutional structures and governance capacities at central and local government levels. Appropriate capacity gap assessments will further inform strategic recruitment of technical staff and necessary capacity building programmes at relevant levels.

In order to ensure effective responses and actions by OMA and non-State implementers which are challenged by technical capacity limitations, multi-disciplinary Regional Technical Teams (RTTs), including town planners, land surveyors, land administrators, civil engineers, architects, economists, and social workers, amongst others, are to be established at and coordinated by RCs. The RTTs are to be funded directly by or with



the financial support of MURD, and may be composed of seconded technical staff of OMA, practicing and retired professionals, professionals-in-training, Vocational Training Centres (VTC), National Youth Service (NYS), August 26 Manufacturing (Pty) Ltd and work-integrated learning students. They are deployed in the respective regions based on local needs to support SIGD and PISU.

The establishment of RTTs reinforces existing capacity-building initiatives such as the provision in the Urban and Regional Planning Act, 2018 (Act No. 5 of 2018) for the decentralisation of certain planning functions and approval powers to Authorised Planning Authorities (APAs) at regional and local authority council levels.

## **8.9 Incentivise private-sector and international housing investment (Objective 6)**

Economic and fiscal constraints limit government's ability in providing the necessary funding to enable adequate housing at the required scale. As such, the private sector and international development partners have an increasingly important complementary role to play in housing provision. Regular sectoral dialogues between relevant OMA and stakeholders in relevant sectors are critical and expected to be facilitated by PICMSU and provide regular, action-oriented platforms for housing innovation.

### **8.9.1 Housing finance**

By African standards, Namibia's mortgage finance market is comparatively large and robust with five large commercial banks providing mortgage loans that are estimated to have a portfolio representing about 22 percent of urban households. However, mortgage loans are largely accessible to upper-income households, while access to mortgages for middle- and low-income groups is very limited<sup>xlvi</sup>. Furthermore, registering property in Namibia costs up to 14 percent of the property value, which is almost double the average for Sub-Saharan Africa and more than three times the average in OECD countries, further constraining access to housing finance. More needs to be done to leverage private sector funds from commercial banks, capital markets, investors to venture into the different segments of the housing market. Existing credit providers may be eligible to administer subsidised interest rate loans under the HSF. Financial innovations including community-led financial mechanisms, rent-to-own schemes to develop bankability, housing microfinance, credit guarantee schemes for informal income earners, home savings schemes to build down payment, amongst others, require further development.

### **8.9.2 Homebuilders**

Homebuilders are individual households who construct new homes with their own resources, including those who have benefitted from housing opportunities through PISU or SIGD. Where homebuilders fall within PTGs, they will be eligible for subsidized interest rate loans under the HSF, which can be administered through DBTP. Rural homebuilders may access the Building Materials Support under HSF.

### **8.9.3 Housing developers**

Large scale development companies constructing credit-linked housing (through direct sale or rent-to-own schemes) at large scale (including entire satellite estates) are increasingly prevalent in the market. The large-scale development model often requires PPPs with LAs to access land and/or existing bulk services. However, while providing necessary housing for generally high-income demographics, this model often leads to enclave development with increased spatial segregation along income lines, countering the policy principle to redress historical social and spatial inequities. Delays in these processes limit the ability of developers in identifying, mobilising, procuring, planning, and developing serviced land and housing at scale. These land delivery processes could be significantly streamlined and improved through the adoption of digital systems, which are used in many other countries.

### **8.9.4 PPPs in land servicing and housing**

Public-private Partnerships (PPPs) have been legislated under the Public Private Partnership Act of 2017. The



Act defines PPPs as a partnership between a public and a private entity, which is governed by a PPP agreement for the purpose of public service provision. The Ministry of Finance and Public Enterprises (PPP Unit) defines PPPs as a measure to boost the supply of public service provision where the Government has no capacity to provide for a target group that is able to pay for the service provided. PPPs serve to align the objectives of service delivery of the public sector with the profit-oriented objectives of the private sector. Their use as a procurement method is not usually applicable for interventions targeted at the ultra-low- and low-income groups. PPPs may therefore function well in the middle and high-income sector. The NHE as well as several LAs are currently engaging private developers and/or financiers through PPPs for the purpose of land and housing delivery and the review of impactful cases (including of Joint Ventures that have been undertaken in line with the provisions of the Local Authorities Act) will inform the development of specialised guidelines for PPPs in the land and housing sector to shorten the statutory approval process. Experiences from other countries show that the land delivery processes can be significantly streamlined through the adoption of digital systems.

### 8.9.5 Inclusionary housing requirements and incentives

Inclusionary housing requirements will be applied in order to include and cater for the needs or circumstances of priority target groups (PTGs) that would usually not meet the income requirements for mortgage lending, particularly in cases where LAs availed land or other public resources for such market-related developments. These entail the allocation of a specified percentage of the envisaged housing units to target groups that fall within the priority group designation below the envisaged target group. In such cases, economic incentives including preferential access to public land through acquisitions and/or lease in line with the Public Procurement Act of 2015, additional bulk or higher net densities, relaxation of parking requirements, of-site provision of affordable housing, or tax incentives may be applied. Inclusionary housing requirements and incentives are formulated as part of the PPPs guidelines for land and housing development to be developed by the PPP Unit at MFPE, guided by international experiences with similar policy tools. Maintaining affordability further requires the reduction of planning approval and related red tape in development process, to avoid long and costly turn-around times.

### 8.9.6 Residential densification

So far, homeowners in formal neighbourhoods that wish to construct additional dwellings on their erf for own use and/or for rental purposes are required to apply for re-zoning and/or subdivision of the land, which is usually subject to lengthy and costly procedures. Residential density zoning in other words, the restriction of number of dwellings per specified area, together with mandatory lateral building lines and on-site parking requirements is a planning tool generally geared toward maintaining low-density, mono-functional, detached housing typologies and suburbs. Other available zoning tools such as bulk in combination with coverage provide more flexibility in terms of housing typologies that can be better tailored to the specific needs, as well as for diverse mixing of desirable uses, particularly those that encourage home-based businesses.

The policy provides for the adjustment of Zoning Schemes by the Urban and Regional Planning Board, which has a recommendatory role, and the approving authority (the MURD Minister) with a view to facilitate “more efficient land use” as called for in HPP II. LAs are strongly encouraged declare urban densification zones, and will be eligible for Urban Intensification Grants under the HSF to fund the required upgrading of service reticulation. Bulk service assessments guide LAs in determining potential urban intensification zones.

### 8.9.7 Employees’ housing

Various economic sectors, including mining operations, tourism entities and commercial farms, are often house employees on land owned by the employer, near the premises where the labour is required. For such cases, a code of good practice for employees’ housing will be developed. Employers, who can prove that they provide adequate housing to employee’s belonging to PTGs, and who adhere to the code of good practice for employee’s housing, may be eligible to receive specialised tax incentives determined by MFPE. Where employers are able support the construction of houses in the PTGs for staff ownership in LAs they may access relevant subsidies under HSF.



## 8.10. Promote integrated and responsive urban design (Objective 7)

Establishing housing as the cornerstone of inclusive and sustainable urban development requires town planning, which acts through long-term legal and statutory processes, to be complemented with urban design, guided by the revision of the 2013 Urban Design Guidelines. Urban design is concerned with the physical features that define the character of a street, neighbourhood, or the city or urban area as a whole, aiming at the intensification of urban space and activities to amplify access to social amenities and socio-economic opportunities at all scales. The policy sets the minimum erf size for residential erven at 300m<sup>2</sup> with the proviso that approval may be obtained from the Minister for the creation of erven less than 300m<sup>2</sup> in size. Erven or plots that are less than 300m<sup>2</sup> are acceptable especially in densely populated areas with thorough consultation of the public to avoid casualties during formalisation process.

### 8.10.1 Mixed land use

The policy recognises the fundamental necessity for urban planning and governance to enable residents in informal settlements and low-income areas to generate livelihoods and improve food security through informal economic activities, urban agriculture and home-based businesses in their neighbourhoods and individual erven, in line with the definition of adequate housing. This requires adjustment of Zoning Schemes by local authorities and the Planning Board to make provision for “mixed-use” zoning for PISU and SIGD, allowing all land uses that do not negatively impact the residential function as primary uses, subject to community consent, and excluding those land uses that provide air, water, ground and noise pollution, for which maximum levels are defined.

### 8.10.2 Responsive planning and engineering standards

Town planning and engineering standards as contained in the widely used Neighbourhood Planning and Design Guide or Redbook must be responsive to the needs and affordability levels of specific policy target groups and to incremental development. Existing standards, such as road widths, and service infrastructure in block erven, may be relaxed with community consent in consultation with local authority council and supported by relevant technical expertise during the process of developing upgrading plans. Erf sizes for be determined during the layout design phase depending on the set up of the respective informal settlement. This means that any residential erf size less than 300m<sup>2</sup> in size be created during the layout design phase with proper consultation with the affected community. Erf sizes must be determined with community consent (in case of PISU) or through the needs and desirability analysis (in case of SIGD) and may vary within a neighbourhood to allow a mix of affordability levels and housing typologies. Spatial layouts should aim to ensure street frontage for all plots and make adequate provision for accessible and functional public open spaces and social amenities that enable livelihoods generation. Where incremental housing development does not meet municipal or legal compliance standards in the interim, realistic grace periods for obtaining compliance (for example for the replacement of informal structures) must be considered

## 8.11 Enhance housing sustainability (Objective 7)

Improving housing sustainability is not only required for Namibia to reach its climate targets and international obligations, but also to reduce service and life-cycle costs for residents, thereby improving their affordability, particularly regarding building materials, energy and water. The development of National Building Regulations will establish safe and climate responsive norms and standards in this regard. Awareness-raising activities informing residents about the benefits of renewable energy and water efficiency are included in public engagement processes.

### 8.11.1 Sustainable and alternative building materials

Construction materials impact affordability levels and environmental sustainability. The environmental footprint of building materials and related construction methods is determined by their embodied energy (incl. during production, transport and life-cycle use) and impact the energy efficiency of housing in cooling,



heating, lighting, and need for maintenance. Safe and feasible local building materials will be certified by the Namibian Standards Institution (NSI) to allow them to become commercially financeable. The NSI will further lead the development of National Building Regulations in close consultation with MURD, MWT, and LAs. The enforcement of building material standards and building regulations rests with MWT, RCs and LAs.

### 8.11.2 Renewable energy

The Policy supports the increased use of renewable energy in the housing sector in line with the National Renewable Energy Policy of 2017, which commits Government to “require solar thermal water heaters be installed in all government-financed and subsidized buildings/homes...”<sup>li</sup>. Through coordination with MME and other relevant stakeholders in the renewable energy sector, the production and use of renewable energy will be mainstreamed.

### 8.11.3 Water efficiency

While widening access to water for the PTGs, the Policy recognises the need for creating circular and resilient water systems, increasing water efficiency (particularly in higher income / high-use neighbourhoods) and improving water management across urban areas. The National Sanitation Policy guides the development of sanitation options for PISU and SIGD.

## 8.12 Upscale applied research housing innovation (Objective 8)

Housing innovation is considered broadly in terms of social processes, financing mechanisms, planning schemes, density, housing typologies, building materials and technology, construction standards, resource efficiency (renewable energy, water), allocation mechanisms, housing governance models, and post-occupancy assessments amongst others. The Policy provides for government funding to be availed for research and innovation in the housing sector (including pilot projects) by universities, technical and vocational training institutions, the private sector, international organisations, and community groups, including mechanisms to promote the uptake and mainstreaming of innovations. The involvement of affected communities in housing innovation is critical to ensure social acceptance.

## 8.13 Habitat Research and Development Centre (Objective 8)

The Ministry of Urban and Rural Development is in the process of revisiting the mandate of its Habitat Research and Development Centre (HRDC) with a view to re-position and enhance its role as a national centre of excellence in research and promotion of local building materials and coordination of innovative solutions aimed at supporting affordable and inclusive housing and habitat development in Namibia. In this regard, the Centre’s strategic objectives include serving as one-stop-shop Information and Resource Centre; to be a Building Material Research Centre; to be a Stakeholders’ Support Service Centre; and to strengthen Research and Financial Resource Capacity. This Policy supports the full operationalisation of the HRDC Strategic Review.

## 9. IMPLEMENTATION FRAMEWORK

### 9.1. Institutional arrangements

Policy goals, objectives and strategies are enabled through ongoing legislative and policy reform, adequate financial support, accountability and oversight. To broaden implementation capacity proportional to the scale of the urban land and housing challenge, the housing sector is conceptualised as a partnership between stakeholders in central, regional and local government, the private and non-governmental sectors, communities and academia (refer to Stakeholders Map in Appendix 5). The key partners are listed below.



## Key state implementers

### *National Housing Policy Implementation Steering Committee (NHPISC)*

The National Housing Policy Implementation Steering Committee (refer to TORs in Appendix 6) comprises of the Executive Directors of MURD, MFPE, NPC, MWT and MAWLR; representatives of NHE, NSA (staff responsible for NHIS), ALAN, NALAO and SDFN as well as housing sector specialists from the academia and the private sector. The HSC may co-opt additional representation of relevant parastatals, CBOs, the private sector, and academia as need arises to provide strategic guidance. The NHPISC will support the Ministry of Urban and Rural Development in overseeing and providing direction on the overall implementation of aspirations and objectives of the Policy as well as the specific strategies and interventions set out in the Policy Implementation Action Plan.

### *Programme Implementation, Coordination, Management and Support Unit (PICMSU)*

International experience shows that the scaling up of land and housing delivery as envisioned in this Policy requires a dedicated, highly competent and accountable governance structure. A Programme Implementation, Coordination, Management and Support Unit (refer to TORs in Appendix 6) is to be established under or as may be decided by MURD to oversee coherent and comprehensive policy coordination and implementation in the immediate term, while assisting the Ministry to strengthen its internal capacity and support necessary organisational transformation. The Unit is to be headed by a Programme Coordinator (refer to TORs in Appendix 6), who will report to the Executive Director: MURD and his work will also be overseen by the NHPISC. The Unit may include technical expertise from the public, private, and academic sectors. The PICMSU will serve as the secretariat of the NHPISC, and ensure regular dialogues with relevant sectoral stakeholders.

### *Urban Development Fund*

Efforts are ongoing in collaboration with KfW / GIZ to establish the Urban Development Fund as envisaged in HPP II. This fund is envisaged to support infrastructure development and housing. The Urban Development Fund will complement the Trust Fund for Regional Development and Equity Provisions that supports decentralization. The Urban Development Fund is expected to attract international development funding to finance RCs' and LAs' revolving funds under the DBTP. To implement this mandate, the Urban Development Fund shall adhere to good corporate governance, the principles of this policy, and fair, regionally balanced urban and housing development and incorporate mechanisms for citizen oversight.

### *Government Offices, Ministries and Agencies (OMA)*

A number of OMA have direct mandates or roles in creating housing opportunities and the actual provision, which need to be aligned with the Policy, and for such institutions to be capacitated for improved delivery. Some of these key OMA are:

- Office of the Prime Minister (OPM) - The administration of HOSSM;
- Ministry of Agriculture, Water and Land Reform (MAWLR) - The implementation of the Flexible Land Tenure system;
- Ministry of Works and Transport (MWT) - The planning and procurement of social amenities;
- Ministry of Finance and Public Enterprises (MFPE) - Financing of Government funded housing initiatives;
- Ministry of Environment, Forestry and Tourism (MEFT) - Ensuring rural and urban sustainability and biodiversity;
- Ministry of Mines and Energy (MME) - Support for renewable energy sources;
- Ministry of Higher Education, Technology and Innovation (MHETI) - Support for housing research and



development;

- Ministry of Defence and Veterans Affairs (MODVA) - Support services;
- National Youth Service (NYS);
- Namibia Statistics Agency (NSA) - General statistics and the administration of NHIS;
- Namibian Standards Institution (NSI) - The development of National Building Regulations as well as certification of local building materials; and
- All other OMA that provide housing for their staff, particularly in rural areas.

### *Regional Councils*

Regionals Councils are responsible for planning and determining housing needs and to create housing opportunities within settlements and growth points in their regions of jurisdiction (rural areas) primarily through land servicing initiatives such as PISU and SIGD. RCs coordinate spatial development in collaboration with Local Authorities and Traditional Authorities (TAs), guided by the Regional Councils Act, 1992 as amended, decentralization objectives, Regional Structure Plans and the National Spatial Development Plan. In terms of this Policy, Regional Councils are responsible for the coordination and deployment of the RTTs to support the creation of housing opportunities and in certain cases may obtain APA status. The Councils may form partnerships with non-State implementers, including PPPs guided by the PPP Act for land and housing delivery. The RCs are eligible for subsidies and grants under the HSF to enable pro-active financial planning and budgeting.

### *Local Authorities*

Local Authorities and local authority councils (village councils, town councils and municipalities) are responsible for profiling and determining housing needs as well as to create housing opportunities within their areas of jurisdiction primarily through land servicing initiatives such as PISU and SIGD. LAs are guided by the Local Authorities Act, 1992 as amended, HAPs, Structure Plans and the National Spatial Development Plan. LAs may receive support from the RTTs and may form partnerships with non-state implementers. LAs are eligible for subsidies and grants under the HSF to enable pro-active financial planning and budgeting. LAs are further mandated to provide housing, which they may undertake through their own resources or in partnership with non-state implementers, including PPPs guided by the PPP Guidelines for land and Housing Delivery.

### *National Housing Enterprise (NHE)*

The National Housing Enterprise is governed by the National Housing Enterprise Act, 1993 (Act No. 5 of 1993), amended in 2000 as well as the State-owned Enterprises Governance Act No. 2 of 2006 and the Public Enterprises Governance Act, 2019 (Act No. 1. of 2019). As per Section 3 of the NHE Act, its core mandate is “the financing of housing for inhabitants of Namibia” and more generally “providing for the housing needs of such inhabitants”. NHE acts as a developer and financier of credit-linked housing for individuals earning between N\$5,000-20,000 per month, or a combined household income of N\$30,000 per month, essentially serving the higher end of the PTGs. The public entity may develop housing through its own resources or in partnership with non-state implementers, including PPPs guided by the PPP Guidelines for land and Housing Delivery. It may develop housing on un-proclaimed land and is eligible for preferential land acquisition and/or lease from RCs and LAs in line with the Public Procurement Act, 2015 (Act No 15 of 2015 where it can prove beneficiaries from the PTGs, and may further access the HSF where it can prove delivery for PTGs.

### *Traditional Authorities*

Traditional Authorities (TAs) administer communal land rights together with the Communal Land Boards with oversight by the MAWLR, through 99-year leaseholds. This provides the basis for rural home builders to access Rural Housing Support to improve housing and sanitation conditions in rural areas. TAs are involved in spatial planning processes led by RCs and LAs to ensure integrated spatial development, particularly where urban areas are surrounded by communal land.



## Key non-State implementers

### *Residents/Members of the Community*

Communities or residents are at the core of the policy. They are assigned and called upon to play an active role in the determination of housing needs as well as the planning, implementation and evaluation of housing initiatives under the Policy, particularly in PISU and SIGD. Their contributions towards the realisation of housing opportunities are acknowledged as sweat equity, including where they have lived in informal settlements with formal leases from a LA, for which lease fees have been charged.

### *National Alliance for Informal Settlement Upgrading*

The NAISU is a coalition between the Namibia Housing Action Group (NHAG) and the Shack Dwellers Federation of Namibia (SDFN); Namibia Association of Local Authorities Officials (NALAO); the Association of Local Authorities in Namibia (ALAN); the Civil Society Organizations' Working Group on Land Reform (CSO-WGLR); MURD and the Namibia University of Science and Technology (NUST) that was established to coordinate and scale up efforts to improve living conditions in informal settlements nationwide. NAISU is expanded to provide a multi-stakeholder platform for informal settlement upgrading and housing strategies and innovation and reflexive evaluation of lessons learnt from practice.

### *Community Based Organisations*

Community Based Organisations (CBOs) such as SDFN provide platforms to represent residents' communities as key partners in PISU and SIGD processes. They may enter into partnerships with Central, Regional and Local Government institutions as well as Non-Governmental Organisations (NGOs) and the private sector. CBOs with a proven track record of housing provision for the PTGs are eligible to receive relevant subsidies under the HSF.

### *Non-Governmental Organisations*

Non-Governmental Organisations (NGOs) such as NHAG and Development Workshop Namibia (DWN) provide technical and administrative capacity to CBOs, RCs, LAs and are key partners in PISU and SIGD processes. They may enter into partnerships with Central, Regional and Local Government institutions as well as CBOs and the private sector.

### *Commercial finance sector*

This sector includes development banks such as the Development Bank of Namibia (DBN) that provide development finance for land and housing as well as commercial banks that provide end-user finance for largely credit-linked housing provision. Besides serving the bankable sectors of society, the commercial finance sector may develop financial innovations to reach previously non-bankable income groups and provide support to PTGs through providing platforms for pooling of Corporate Social Responsibility (CSR) initiatives.

### *Professional bodies*

The professional sector is represented through a broad array of sector-specific member-based associations relevant for the implementation of the policy. The professional sector may support housing opportunities and housing provision, particularly for PTGs, through professional mentoring and support initiatives, as well as pro-bono professional services. The professional sector associations are actively engaged in housing innovation.



### *Construction industry*

Private sector entities active in the land servicing and housing sector include property developers, construction companies and contractors, private rental corporations, corporations providing housing to employees including mining companies, commercial farmers providing housing for farmworkers, amongst others. Private sector entities support housing opportunities and housing provision and are actively engaged in housing innovation. Particularly SIGD and PISU processes provide opportunities for small-scale local construction sector entities.

### *Academia*

Higher education institutions support all of the stakeholders listed above in the implementation of housing opportunities and housing provision through work integrated learning initiatives, targeted participatory educational programmes, evaluation of socio-economic impact of various land and housing initiatives, trans-disciplinary research in the field of housing, policy development and evaluation, and housing innovation. Vocational training institutions are integrated into PISU and SIGD processes to increase local technical capacity.

### *International Development Partners*

International partners such as UN-Habitat, UNDP, UNICEF, and bilateral Cooperation Agencies such as GIZ or AFD have renewed their long-standing relationships with central government with an increased focus on urban development and are coordinating their efforts for technical support. International financing institutions such as World Bank, KfW, etc. are reinforcing their financial engagements in Namibia in the housing and/or urban development sector.

## **9.2. Legal and regulatory arrangements**

The realisation of a coherent and articulated urban development policy framework requires the alignment of forthcoming and/or revisions of laws, policies, strategies and plans with the NHP, as outlined in Appendix 8 hereto.

## **9.3. Resource mobilisation**

### *Government budget allocation to land servicing and housing provision*

Annual public investment in adequate housing provision will increase considerably over the next 5 years in line with the policy (for details refer to the Implementation Action Plan-IAP). The IAP guides the allocation of resources in the upcoming MTEFs. A number of unexplored funding sources have been identified for further investigation, including land value capture; ring-fencing of betterment fees, transfer costs and other property-related income to be used specifically for land development and bulk services; ring-fenced taxation at Regional level; and building materials levies, amongst others. The feasibility of these aspects is further investigated during policy implementation.

### *Private sector contributions and cross-subsidies*

The private sector contributions to the attainment of policy outcomes remain difficult to measure, as it includes both new construction and densification of single residential properties as well as private development for credit-linked housing, CSR and other direct initiatives that may contribute to blended funding for housing. Through ring-fencing betterment fees at LA level for service infrastructure improvements, Inclusionary Housing Requirements and Incentives, and/or development charges (in cases where private developers benefit from public infrastructure investment) a measure of cross-subsidizing lower incomes groups is achieved. Private sector entities are encouraged to report CSR and direct contributions to housing development to the NHIS.



#### 9.4. Public procurement, affordability and people-centred processes

The primary purpose of the Policy is to ultimately provide housing to the ultra-low- and low-income segments of the Namibian society through opening opportunities for them to house themselves. The Public Procurement Act, 2015 (PP Act) with its objectives, amongst others, of promoting fairness, transparency and accountability and securing the most competitive prices for work and services will contribute significantly towards achieving the objectives of the policy. The provisions of the Act will be applied strictly with the objective of eliminating speculation on works and services that cannot be done through people-centred processes. Primarily however, during the implementation of the Policy, approaches that facilitate and promote the target groups to contribute towards their own housing solutions at reduced costs will be favoured.

#### 9.5 Monitoring and evaluation framework

The monitoring and evaluation of policy outcomes is undertaken by the PICMSU, based on the detailed IAP in Appendix 7. A detailed monitoring and implementation framework indicating guiding PICMSU will be developed in parallel with the governance structure of the PICMSU. Reporting by the PICMSU to the HSC includes the key aspects listed below:

#### 9.6 Communication Strategy

##### Land and housing reporting

As custodian of this Policy MURD, with the support of the Policy coordination and implementation units, is principally responsible for reporting on policy implementation and achievements in relation to set timelines, targets and budgets, drawing on data provided by the various implementers. In this regard, the National Housing Steering Committee, through the Executive Director MURD, will submit monthly reports to the Minister of Urban Rural Development, who will in turn report to the Joint CCT / CTED on a quarterly basis. The periodic reports will clearly indicate performance against targets set out in the IAP. The schedule for reporting is aligned to provide adequate time for revision of targets and budgets (see below) in preparation for annual government budget planning and consultations.

##### *Annual Public Forum Urbanisation and Housing*

The Public Forum on Urbanisation and Housing is hosted annually by NAISU and other key stakeholders and is the key annual gathering of stakeholders in socio-spatial matters in the country. Annual Land and Housing reports are publicly launched at the Public Forum, allowing for joint stakeholder reflection on policy achievement. Invited guest speakers provide an international perspective, while co-learning sessions to share implementation experiences and practices between stakeholders. It is flanked by a construction industry trade fair to allow for private sector exposure and networking. Co-learning informs the annual revision of targets and budgets (see below).

The policy's extensive reach requires a programme on 'urban literacy' to assist the various stakeholders to progressively attain adequate housing. NUST has developed tailored courses aimed at professionals and public servants and those employed in central government and LAs and RCs on informal settlement upgrading. Similar to ongoing financial literacy campaigns, an 'urban literacy' programme acquaints residents with the rights and responsibilities of urban life at the neighbourhood level. Examples of this include navigating regulations for opening a home-based business, rental rights and legal protection against evictions, how to form community-based groups for housing or other purposes. Rural development centres are resource centres at the local constituency level that provides information as well as the necessary space for on-going urban literacy campaigns and other relevant activities. Programmes targeting information sharing with inhabitants in rural areas requires innovative thinking to be effective: radio shows, bulk mobile messaging services, and social media, amongst other campaign methods. Rural development centres are established through RCs to promote alternative sanitation and housing construction methods and materials.



### *Annual revision of targets and budgets*

The dynamic context of land and housing provision requires the annual revision of IAP targets and budgets to account for changes in housing needs, implementation capacity, and budgetary allocations, as well as availability of improved data, with the input of all actors and implementers. The schedule for revision is aligned to provide adequate time before annual government budget negotiations.

## **10.1 IMPLEMENTATION ACTION PLAN**

The detailed IAP in Appendix 7 sets out key indicators related to the policy objectives, strategies, activities and outputs of this policy and indicates timelines and targets, budget estimates and responsible entities, including state and non-state implementers.

*NOTE: The IAP was developed on the basis of fragmented and at times outdated data. The current National Population Census will provide up-to-date information that will inform the first revision of the IAP.*

## **11. CONCLUSION**

While access to adequate housing remains severely limited for a section of the population especially the ultra-low- and low-income groups because of a range of interrelated reasons, partnerships, joint investments and innovations in land and housing delivery have proven effective and provide useful lessons and opportunities for scaling up delivery and impact.

The overarching Policy goal is to enable broader access to housing opportunities and accelerated delivery which will give rise to a progressive improvement of living and socio-economic conditions of all inhabitants, urban and rural residents. This is to be achieved through focusing primarily on creating housing opportunities through nation-wide upgrading of informal settlements and pro-active incremental land servicing, to enable a diversified array of housing provision mechanisms to occur. In addition, the establishment of a structured Housing Subsidy Framework focuses public expenditure towards the lowest income groups where the human development impact and multiplier effects are most effective. The prioritisation and redistribution of state resources towards the lowest income groups through intensified and mixed-use urban development will lead to socio-economic empowerment impact for the majority of the population and thereby creating opportunities for sustainable and inclusive economic growth.

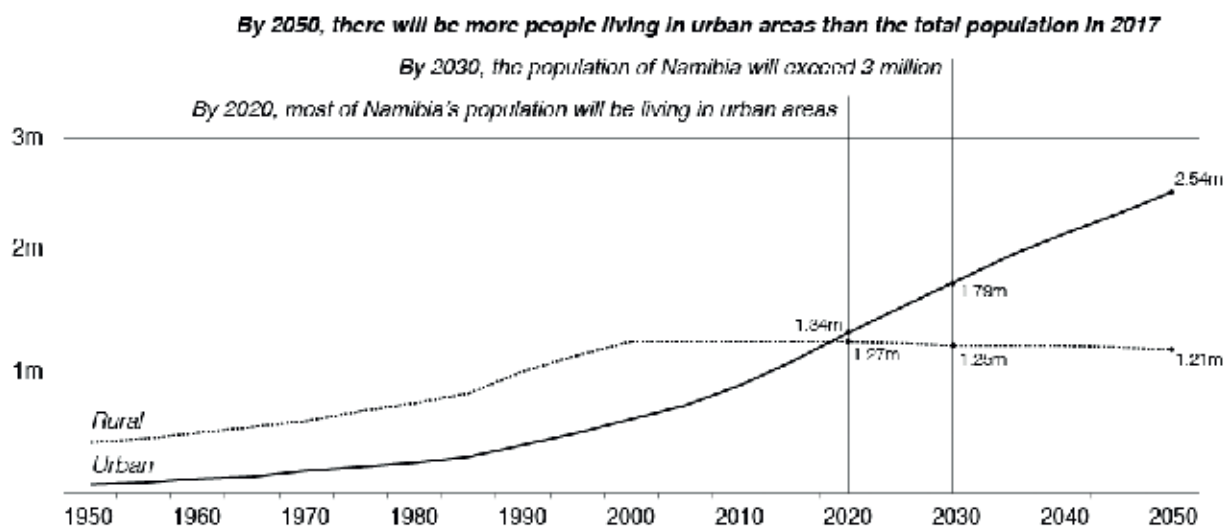
The creation of housing opportunities will further be guided by spatial, economic and social intensification and integration of urban areas through housing development. Implementation capacity is boosted through establishing a partnership approach at all levels, based on the collaboration between Government OMA, the private sector, civil society organizations, academia, and resident communities. At central government level a well-capacitated Policy Implementation, Coordination, Management and Support Unit is established to ensure immediate implementation success whilst allowing the successive improvement of existing technical and coordination capacity. Revising the role of Government from provider of houses to enabler of housing opportunities and housing provision mechanisms means that the success of the Policy is not only measured in terms of the number of 'houses' produced, but also in terms of the number of housing opportunities that are enabled over a period of time.



## 12. APPENDICES

### 12.1 APPENDIX 1: URBAN AND RURAL POPULATION PROJECTIONS

#### 12.1. Appendix 1: Urban and rural populations projections



Source: World Urbanization Prospects: The 2014 Revision.



## 12.2. Appendix 2: Household income distribution and affordability

INCOME GROUP DESIGNATION	Income Deciles	% of overall Population			Average Household Size	Average Monthly Household Income (N\$)	Average Monthly Affordability (max. 30% of income) (N\$)	theoretical loan affordability (7.5% of interest / 20 years) (N\$)
ULTRA-LOW  (Monthly household income range up to N\$ 5,000)	1-10	15.9	62.4	87.5	7.5	1,543	463	57,470
	11-20	13.5			6.4	2,565	770	95,580
	21-30	12.3			5.8	3,222	967	120,040
	31-40	11			5.2	4,004	1,201	149,080
	41-50	9.7			4.6	4,518	1,356	168,320
LOW  (Monthly household income range N\$ 5,000-10,000)	51-60	8.8	25.1		4.2	5,441	1,632	202,580
61-70	8.3	3.9			6,857	2,057	255,340	
71-80	8	3.8			8,250	2,475	307,230	
MIDDLE  (Monthly household income range N\$ 10,000-20,000)	81-90	6.6	9.8	3.1	11,936	3,581	444,520	
91-95	3.2	3		17,882	5,365	665,970		
HIGH  (Monthly household income range N\$ 20,000-40,000)	96-98	1.7		2.7	29,589	8,877	1,101,920	
ULTRA HIGH  (Monthly household income above N\$ 40,000)	99-100	1.1		2.5	67,337	20,201	2,507,590	

**Table 2: Household income distribution and affordability indicators according to the 2015/16 Namibia Housing Income and Expenditure Survey. Source: Namibia Statistics Agency**

*NOTE: The theoretical loan affordability is based on conventional mortgage financing calculations, and must be read purely as an indication of the housing value that would be affordable under circumstances of borrowers receiving a regular formal income, which is highly unlikely for the ultra-low, and unlikely for the low-income groups.*



### 12.3 Appendix 3: Cost estimates for Housing Subsidy Framework

The following amounts have been estimated for the implementation of the HSF, based on research and experience of community-led processes, as well as on the existing DBTP framework. Figures are to be reviewed and adjusted periodically during implementation:

	Reference	Description	Amount (N\$)
LAND	<b>LAND ACQUISITION FEE</b>	Un-serviced and un-planned land	<b>10 per m<sup>2</sup></b>
	<b>PLANNING SUBSIDY (per 150m<sup>2</sup> plot)</b>	Layout planning, surveying (paraprofessionals), basic services (incl. erf pegs, water, pit latrines, scraped roads, <u>but</u> excl. tenure and development rights)	<b>5,000</b>
	<b>BASIC SERVICING (per 150m<sup>2</sup> plot)</b>	Community-driven servicing / upgrading (if bulk services available)	<b>10,000</b>
	<b>INFRASTRUCTURE GRANT (per 150m<sup>2</sup> plot), i.e. “full servicing”</b>	(incl. bulk services)	<b>45,000</b>
HOUSING	<b>Core House of 35m<sup>2</sup></b>	(incl. bathroom and kitchen, materials only)	<b>40,000</b>
	<b>Credit-linked house</b>	Cost recovery / PPP	<b>350,000</b>
	<b>Rates and Taxes Subsidy</b>	Annual average amount to subsidize Rates and Taxes not to be above 5% of beneficiaries’ income for a maximum 5 years per beneficiary.	<b>3,600</b>

*NOTE: At this stage of a precise costing of the implementation is difficult to obtain as it is necessarily based on a number of imponderables, including the refinement of housing needs assessment methods; the repayment rate for DBTP loans; the compounding effect of loan repayments and longer-term subsidies; the administrative costs at all levels of implementation.*

*NOTE: The land acquisition fee per square meter of virgin land in the case of Gobabis Freedom Square was N\$ 10.00 which is proposed as the National Baseline.*



## 12.4. APPENDIX 4: INCREMENTAL HOUSING SUBSIDY PROCESS

### Housing opportunities through PISU

Informal settlements are profiled as part of the HAP process, including residents' enumeration and informal structures demarcation. This is conditional for implementing partnerships, usually organised communities in collaboration with the LA, to be eligible for a planning subsidy multiplied by the number of beneficiary households, to enable the participatory planning process and land surveying. Where applicable, re-blocking is undertaken, and LAs issue COs to residents. This takes place while the FLT or conventional land registration process take their course. This is conditional for implementing partnerships to be eligible for a basic servicing subsidy, allowing for basic services to be installed in the regularised neighbourhood. The issuing of FLT or registration of conventional titles is the pre-condition for LAs to access infrastructure grants as well as rates and taxes subsidies, also multiplied by the number of tenure-secure beneficiaries. This is to enable installation of required bulk services (which must directly or indirectly benefit the respective neighbourhood) or social amenities (as prioritised by the community), and the provision of progressive rates and taxes. Formal tenure rights, including COs, further provide the pre-condition for residents to access subsidised interest rate loans for the construction and/or improvement of housing, to be applied to any of the applicable housing provision mechanisms.

### Housing opportunities through SIGD

On behalf of residents in a LA waiting list or on behalf of those residents who require to be relocated as a result of a PISU process, LAs are eligible for a planning and basic servicing subsidy. This is determined by the planned number of beneficiary households as determined in the HAP, to enable the planning, land surveying and basic servicing process. Upon completion, LAs may issue COs to residents, while the FLT or conventional land registration process take their course. The issuing of FLT or registration conventional titles is the pre-condition for LAs to access infrastructure grants as well as rates and taxes subsidies, also multiplied by the number of tenure-secure beneficiaries. This is to enable installation of required bulk services (which must directly or indirectly benefit the respective neighbourhood) or social amenities (as prioritised by the community), and the provision of progressive rates and taxes. Formal tenure rights further provide the pre-condition for residents to access subsidised interest rate loans for the construction and/or improvement of housing, to be applied to any of the applicable housing provision mechanisms.

### Housing opportunities through rural housing support

Residents in rural areas may apply for communal land rights with the relevant Traditional Authority (TA) and the Land Board under MAWLR. The issuing typically of a 99-year leasehold certificate provides the pre-condition for residents to access a basic servicing subsidy and install basic services. The leasehold title is also the pre-condition for residents to access subsidised interest rate loans for the construction and/or improvement of housing, to be applied to any of the applicable housing provision mechanisms.



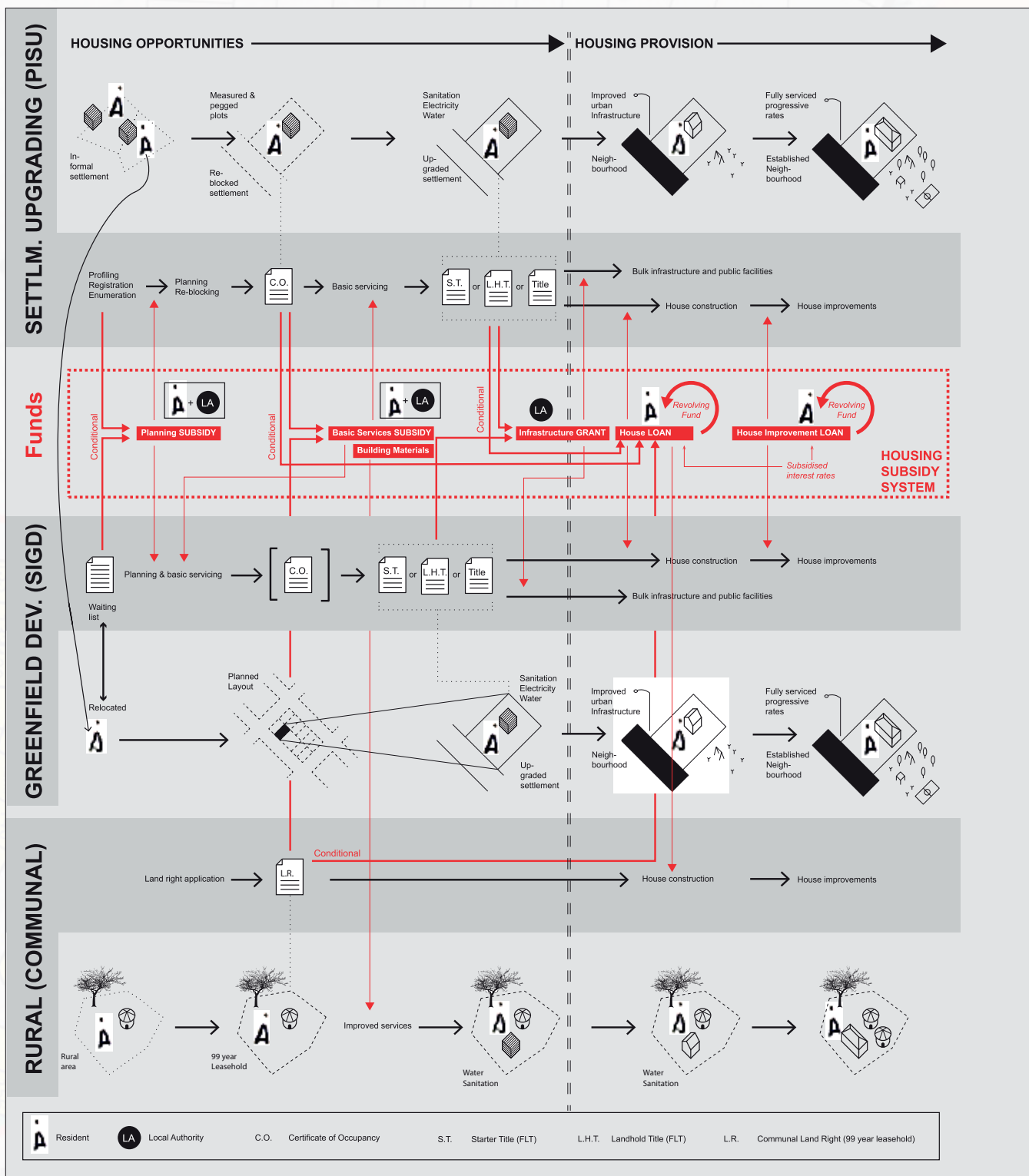
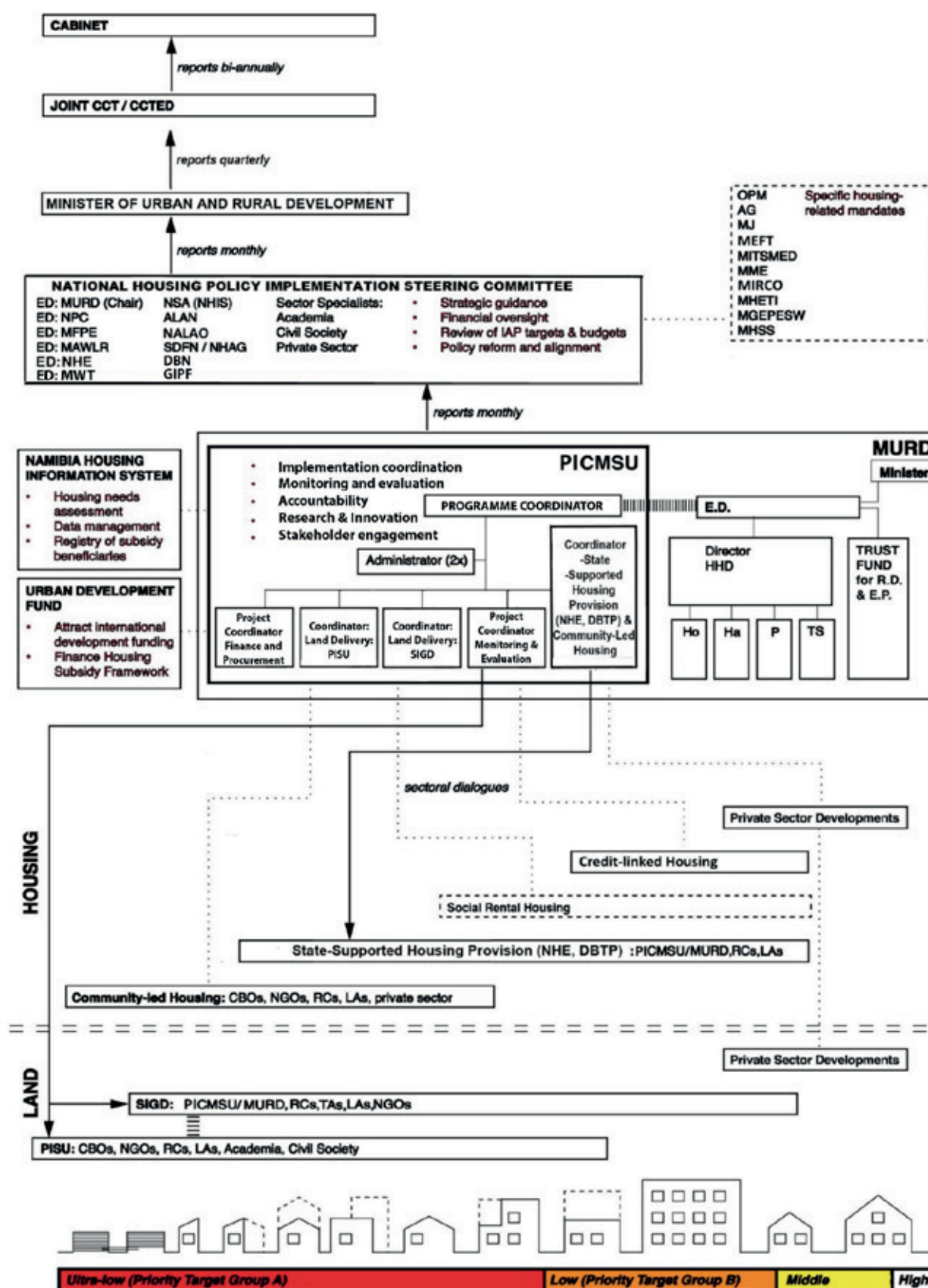


Figure 1: The incremental housing subsidy process in relation to Participatory Informal Settlement Upgrading, Sustainable Incremental Greenfield Development and Rural Housing Support



## 12.5 APPENDIX 5: STAKEHOLDERS MAP





## 12.6 APPENDIX 6: TERMS OF REFERENCE FOR POLICY ADMINISTRATION

### NATIONAL HOUSING POLICY IMPLEMENTATION STEERING COMMITTEE

#### Overall mandate

The overall responsibility of the Committee is to provide strategic direction and ensure effective monitoring and evaluation of the overall implementation of the Housing Policy in general and the specific targets set out in the Action Plan.

The specific responsibilities of the Committee are:

- Provide strategic direction to the Project Implementation Coordination, Management and Support Unit(s) as well as other implementers based on the guiding principles and objectives of the Policy;
- Ensure frequent continuous monitoring and annual review of Implementation Action Plan targets and budgets for annual Government budget reviews;
- Recommend and oversee required legal reform and 5-yearly policy review;
- Ensure the alignment of the Housing Policy and Implementation Action Plan to other related policies and plans that are undergoing review and/or development in general and particularly the Urban Land Reform Policy and the National Spatial Development Framework; and
- Submit periodic (monthly, quarterly and annual) reports to the Minister of Urban and Rural Development.

#### Membership

The composition of the Committee is set out in the Policy document and comprises of the following:

- Executive Director, MURD (Chair)
- Executive Director, MFPEs
- Executive Director, NPC
- Executive Director, MAWLR
- Executive Director, MWT
- 1x Representative of NHE
- 1x Representative of NSA (responsible for NHIS)
- 1x Representative of ALAN
- 1x Representative of NALAO
- 2x Representatives of SDFN/NHAG
- 3x Senior housing sector specialists appointed by Minister: MURD
- 2x representatives of the Private Sector
- 1x representative of the Academia



- Development Bank of Namibia
- Government Institutions Pension Fund
- Housing Programme Coordinator as the Secretary (Ex officio)

### **Appointment and Reporting**

The members shall be appointed by and collectively accountable to the Minister of Urban and Rural Development during their membership on and execution of duty under the Committee.

### **Duration of membership**

Intervals of five (5) years, starting from 2024-2028.

## **PROGRAMME IMPLEMENTATION, COORDINATION, MANAGEMENT AND SUPPORT UNIT**

### **Pre-establishment phase:**

A highly qualified project manager is to be appointed by Minister of Urban and Rural Development to facilitate and assist the Ministry in establishing and constituting the Programme Implementation, Coordination, Management and Support Unit (PICMSU).

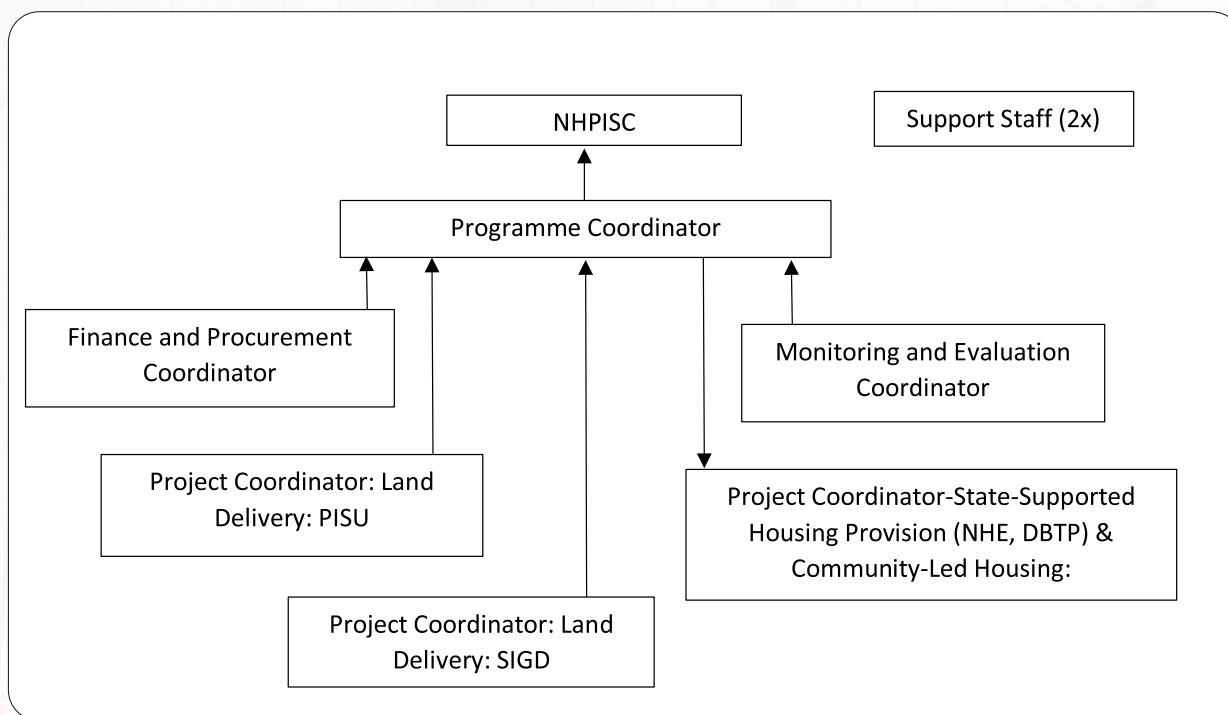
Specific duties, functions and reporting line of the Project Manager will, among others include the:

- Ensure establishment of PICMSU by facilitating the recruitment of seasoned professionals with various skill sets (as per the IAP assumptions and budget estimates);
- Detailed development PICMSU governance, staffing structure and Monitoring and Evaluation Framework;
- Facilitate the development of list of resources (finances, equipment, etc.) and ascertain that availability of these resources that will ensure the effective and efficient implementation of the policy. Facilitate recruitment of project staff in liaison with National Housing Policy Implementation Steering Committee (NHPISC) Chairperson and the relevant Directorate responsible for Human Resources (Drafting of job descriptions and advertisements);
- Reports to the Executive Director of the MURD.

### **Establishment phase:**

PICMSU is to be established as an independent entity to increase and strengthen existing policy implementation, coordination, management, and financial capacity at all levels (Central Government and sub-national governments) concomitant to the envisioned scaling up of operations and budgets annually of housing development that is ca. 10 times the current annual MURD housing development budget by the end of the Policy period.





### Key tasks:

Overall coordination of policy implementation that envisages a partnership approach with many stakeholders as well as substantial engagement of beneficiaries and communities; quality control of delivery of diverse housing opportunities; financial management of funds from different sources and preparation of quality reports for HSC;

- Rolling out and ensuring effective and equitable implementation of the Subsidy Framework in the Policy;
- Ensuring accountability to and by various partners, effective oversight of various Government O/M/As and other Implementers and proper communication with partners, stakeholders, communities and beneficiaries;
- Oversight of equitable land and housing allocation to various beneficiary groups as per set targets;
- Hosting of regular sectoral dialogue platforms for continued stakeholder engagement and resource mobilization;
- Undertaking various tasks to fully implement the activities identified in IAP, reaching the set targets and achieving the desired impact.

To fulfil the above tasks, the PICMSU will be staffed with seasoned professionals with skill sets essential to organize and ensure the effective implementation of key elements of the Policy and its IAP such as PISU, SIGD, State-Supported Housing Provision (NHE, DBTP), Community-led Initiatives, and Subsidy System as follows:



POSITION	REQUIRED QUALIFICATIONS
1x Project Manager	A PhD or at least a Master's Degree in the field of Engineering (Civil Engineering), Architecture and Project Management or equivalent plus 15 years' experience in research, public policy formulation, programme implementation and sustainable urban and human settlements development.
1x Programme Coordinator (See detailed TORs below)	B.Sc. in the field of Programme / Project Management as well as in any of the following fields: Architecture, Civil Engineering plus 15 years of professional relevant experience
1x Finance and Procurement Coordinator (see detailed TORs below)	Chartered Accountant qualification (CA), MBA with completed articles or at least a Master's Degree in the field of Financial Management plus 10 years of professional relevant experience
1x Project Coordinator: Participatory Informal Settlement Upgrading	Town Planning, Land Management, Project Management, Architecture or equivalent, plus 15 years relevant experience after registration as Professional Engineer (Pr. Eng./PE)
1x Project Coordinator: Sustainable Incremental Greenfield Development	Registered Town Planner, Project Manager, Registered Architect or equivalent, plus 10 years post registration experience in matters relating to spatial planning
1x Project Coordinator - State-Supported Housing Provision (NHE, DBTP) & Community-Led Housing	A PhD or at least a Master's Degree in the field of Project Management, Development Economics, plus 15 years of professional relevant experience
1x Monitoring and Evaluation Coordinator (MEC)	A PhD or at least a Master's Degree in the field of Monitoring and Evaluation as well as in any of the following fields: Project Management, Development Economics, plus 15 years of professional relevant experience
2x Support Staff (also acting as HSC secretariat)	Qualification in Business/Public Management or equivalent

## PROGRAMME COORDINATOR

- Advising and reporting on a day-to-day basis to the Executive Director: MURD on the roll out of the Policy;
- Advising regularly to National Housing Policy Implementation Steering Committee as ex officio member on the implementation of the Policy and IAP;
- Overseeing the annual planning and overall implementation of the Policy and preparing regular progress reports as set out in Policy;
- Managing the PICMSU on a day-to-day basis, ensuring its alignment and value addition to existing structures of MURD;



- Acting as chief liaison person with all relevant Implementers, stakeholders and beneficiaries within the context of implementing the Policy.
- Accounting comprehensively to partners, stakeholders, communities and beneficiaries on the implementation of the Policy and IAP.

#### **FINANCE AND PROCUREMENT COORDINATOR:**

- Develop Terms of Reference for the development of Housing Subsidy Framework in consultation with PC and Housing SC;
- Oversee the rolling out of Housing Subsidy Framework country-wide;
- Administer the Housing Subsidy System;
- Supports the Programme Coordinator in monitoring the overall budget by reconciling project implementers, financial reports with financial documents and receipts;
- Follow-up on correspondence and requests related directly to project finances from project stakeholders;
- Provide regular updates of project financial status and raise financial issues as required with the PC;
- Liaise with Urban Development Fund and ensuring complementarity;
- He/she analyses and interprets the financial, administrative and procurement rules and regulations and provides solutions to a wide spectrum of complex financial, administrative and procurement issues. The Finance and Procurement Coordinator supervises the support staff of the project (i.e., the project administrative staff) about logistical services, procurement, information exchange and finance related activities (i.e., administration of budgets and cost-recovery system, accounting, finance and administrative support, etc.);
- Provide support as and when required to the Ministerial Procurement Management Unit (PMU) in the management of the day-to-day operation of purchasing and submitting payment for goods and services; and
- Ensuring adherence to the Public Procurement Act by all levels during the implementation of the Policy and IAP.

#### **MONITORING AND EVALUATION COORDINATOR (MEC):**

- The MEC will be responsible for the day-to-day monitoring of the project. He/she will ensure high quality and timely inputs, and for ensuring that the project maintains its strategic vision and that its activities result in the achievement of its intended outputs in a cost effective and timely manner;
- The MEC will be responsible for designing and implementing the Monitor and Evaluation activities of the Project;
- Assisting the PC in preparing Quarterly/Annual reports on project progress, developing and maintaining the Information System of the Project and will be responsible for the collection & analysis of different data in relation to the project activities;
- Develop guidelines for Local Housing Action Plans with emphasis on need and affordability;
- The Monitoring and Evaluation Coordinator works in close collaboration with project team and other stakeholders such as O/M/As, Regional Councils, Local authorities, the private sector, non-government and civil society organizations;



- Conduct capacity assessment on existing monitoring and evaluation system.
- Monitor and evaluate all project activities, expenditures and progress towards achieving the project output;
- Monitor the sustainability of the project's results.

#### **PROJECT COORDINATOR: PISU**

- Coordinating all aspects of the implementation of PISU in close collaboration with all relevant state and non-state Implementers;
- Liaising with NHIS to support adequate data management;
- Co-organizing training of RCs and LAs and their partner Implementers to develop and implement local Housing Action Plans for the implementation of the Policy locally, while ensuring adequate coverage of all regions;
- Procuring required research services related to PISU as outlined in IAP; and
- Supporting Finance and Procurement Coordinator in developing PISU budgets and verifies procurement processes.

#### **PROJECT COORDINATOR: SIGD**

- Coordinating all aspects of the implementation of SIGD in close collaboration with all relevant state and non-state Implementers;
- Liaising with NHIS to support adequate data management;
- Co-organizing training of RCs and LAs and their partner Implementers to develop and implement local Housing Action Plans for the implementation of the Policy locally, while ensuring adequate coverage of all regions;
- Procuring required research services related to SIGD as outlined in IAP;
- Supporting Finance and Procurement Coordinator in developing SIGD budgets and verifies procurement processes.

#### **PROJECT COORDINATOR - STATE-SUPPORTED HOUSING PROVISION (NHE, DBTP) & COMMUNITY-LED HOUSING:**

- Coordinating all aspects of the implementation of State-Supported Housing Provision (NHE, DBTP) and Community-led Housing in close collaboration with all relevant state and non-state Implementers;
- Creating awareness for communities and residents on how to access State-supported housing provision (NHE, DBTP) and Community-led housing initiatives;
- Liaising with NHIS to support adequate data management;
- Co-organizing with Project Coordinators (PISU & SIGD) training of RCs and LAs and their partner Implementers to develop and implement units for the implementation of the Policy locally, while ensuring adequate coverage of all regions;
- Procuring required research services related to State-supported housing provision (NHE, DBTP) & Community-led housing as outlined in IAP;
- Supporting Finance and Procurement Coordinators in developing State-supported housing provision



(NHE, DBTP) & Community-led housing budgets and verify procurement processes.

**Project Support Staff (PSS):**

- Supporting HSC with secretarial functions
- Supporting Policy Coordinator, Finance and Procurement Officers administratively (1 post)
- Supporting Program Coordinators administratively (1 post)



## 12.7 APPENDIX 7: DETAILED IMPLEMENTATION ACTION PLAN

Table 2									
Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
Policy Objective 1: Unlock housing opportunities at scale for urban and rural residents/neighbourhoods at all socio-economic levels by 2030									
1. Strengthen the implementation of the Namibia Housing Information System (NHIS) to provide comprehensive information on land and housing, including informal settlements to support inclusion in statutory planning and policy monitoring and evaluation	1.1. Rollout the NHIS in all relevant institutions and provide capacity building support	1.1.1. NHIS implemented in all relevant institutions	1.1.1.1 % of RCs, LAs & key land & housing delivery Institutions compliant with NHIS	NHIS launched	-	50,000.00	50,000.00	50,000.00	50,000.00
	1.2. Enforce the NHIS data standards and guidelines	1.2.1. Standardised land and housing data across the country	1.2.1.1 % decrease in deviations from the NHIS standards	NHIS Standards 100%	-				
	1.3. Provide continuous technical capacity (human & IT infrastructure) to all key institutions implementing the NHIS	1.3.1. Sustained national capacity	1.3.1.1 % of key institutions capacitated	Ca 90 key institutions (incl. OMAs, Parastatals, CBOs, NGOS)	90,000.00	900,000.00	200,000.00	-	-
	1.4 Regular monitoring and evaluation of the NHIS	1.4.1. NHIS performance is known	1.4.1.1 Regular performance reports produced	None	-	10,000.00	10,000.00	10,000.00	10,000.00
	1.5 Publish annual land and housing report	1.5.1. Statistics on land and housing delivery readily available	1.5.1.1 Annual land and housing statistical reports produced	None	-	150,000.00	200,000.00	250,000.00	300,000.00
2. Strengthen comprehensive planning for housing development through Local Housing Action Plans that integrate participatory informal settlement upgrading and greenfield development, within the context	2.1. Develop guidelines for Local Housing Action Plans with emphasis on need and affordability	2.1.1. Guidelines for Local Housing Action Plans for RCs & LAs (incl. PISU, SIGD, Urban Infill/Densification, Preferential Land access for Social Housing)	2.1.1.1 Guidelines adopted by local and regional councils	FLTS Needs & Desirability Process; National Strategy for ISU, Structure Plans	30,000.00	30,000.00	-	-	-
	2.2. Support RCs & LAs to develop Local Housing Action plans that meet all housing needs	2.2.2. Regional Councils and Local Authorities developing Local Housing Action Plans capturing housing comprehensively	2.2.2.1 % of RCs and LAs with approved Local Housing Action Plans	None	-	800,000.00	1,600,000.00	2,400,000.00	2,700,000.00



Table 2									
Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
Policy Objective 1: Unlock housing opportunities at scale for urban and rural residents/neighbourhoods at all socio-economic levels by 2030									
1. Strengthen the implementation of the Namibia Housing Information System (NHIS) to provide comprehensive information on land and housing, including informal settlements to support inclusion in statutory planning and policy monitoring and evaluation	1.1. Rollout the NHIS in all relevant institutions and provide capacity building support	1.1.1. NHIS implemented in all relevant institutions	1.1.1.1 % of RCs, LAs & key land & housing delivery Institutions compliant with NHIS	NHIS launched	-	50,000.00	50,000.00	50,000.00	
	1.2. Enforce the NHIS data standards and guidelines	1.2.1. Standardised land and housing data across the country	1.2.1.1 % decrease in deviations from the NHIS standards	NHIS Standards 100%	-				
	1.3. Provide continuous technical capacity (human & IT infrastructure) to all key institutions implementing the NHIS	1.3.1. Sustained national capacity	1.3.1.1 % of key institutions capacitated	Ca 90 key institutions (incl. OMAs, Parastatals, CBOs, NGOS)	90,000.00	900,000.00	200,000.00	-	
	1.4 Regular monitoring and evaluation of the NHIS	1.4.1. NHIS performance is known	1.4.1.1 Regular performance reports produced	None	-	10,000.00	10,000.00	10,000.00	
	1.5 Publish annual land and housing report	1.5.1. Statistics on land and housing delivery readily available	1.5.1.1 Annual land and housing statistical reports produced	None	-	150,000.00	200,000.00	250,000.00	300,000.00
2. Strengthen comprehensive planning for housing development through Local Housing Action Plans that integrate participatory informal settlement upgrading and greenfield development, within the context	2.1. Develop guidelines for Local Housing Action Plans with emphasis on need and affordability	2.1.1. Guidelines for Local Housing Action Plans for RCs & LAs (incl. PISU, SIGD, Urban Infill/Densification, Preferential Land access for Social Housing)	2.1.1.1 Guidelines adopted by local and regional councils	FLTS Needs & Desirability Process; National Strategy for ISU, Structure Plans	30,000.00	30,000.00	-	-	
	2.2. Support RCs & LAs to develop Local Housing Action plans that meet all housing needs	2.2.2. Regional Councils and Local Authorities developing Local Housing Action Plans capturing housing comprehensively	2.2.2.1 % of RCs and LAs with approved Local Housing Action Plans	None	-	800,000.00	1,600,000.00	2,400,000.00	2,700,000.00



Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)			
					2024/25	2025/26	2026/27	2027/28
					2024/25	2025/26	2026/27	2027/28
of structure planning	2.3. Assess incremental land and housing development practices including community planning and develop procedures that ensure flexible and efficient planning and approval of community planning layouts for statutory approval	2.3.1. Assessment report of incremental urban land and housing development practices, private sector contributions, cross-subsidisation, and funding increase	2.3.1.1 Assessment report completed	DW Informal Settlements in Namibia Publication; National Strategy for ISU, BPR Committee report	150,000.00	50,000.00	-	-
		2.3.2. Procedures and manual for incremental planning and development involving community consent and clear approval procedures and timelines (to be used in conjunction with Revised Urban Design Guidelines)	3.1.2.1 Procedures approved and manual released	NAISU Concept Note; National Strategy for ISU	220,000.00	30,000.00	-	-
	2.4. Support RCs and LAs to establish long-term land acquisition plans for housing ("land banks"), including through direct acquisition or compensation based on Compensation Policy review. This may include provision of non-monetary compensation (e.g., land swaps/pooling, land sharing)	2.4.1. Compensation Grants (as part of Housing Subsidy System)	2.4.1.1 Compensation Grants established	Compensation Policy Revision almost completed	-	-	-	-
		2.4.2. RCs and LAs establishing "land banks"	2.4.2.1 % of RCs and LAs with established land banks	None	-	-	-	-
	2.5. Build development control capacity of RCs and LAs to ensure orderly development of incremental development	2.4.3. Increase budget allocation for compensation within housing subsidy system in line with need	2.4.3.1 % increase in budget allocation for land acquisition / compensation for RCs and LAs	N\$40,000,000 allocated in 2023/24; LA applications for land acquisition	50,000,000.00	52,500,000.00	57,750,000.00	69,300,000.00
		2.5.1. Decrease in informal settlement formation	2.5.1.1 % decrease of unplanned land occupations	Unoccupied proclaimed land in RCs and LAs	-	250,000.00	500,000.00	500,000.00



Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
3. Upscale Participatory Informal Settlement Upgrading	3.1. Increase investment for PISU as set out in National Strategy for Informal Settlement Upgrading and based on Local Housing Action Plans	3.1.1 Development of upgrading projects in line with the Local Housing Action Plans	3.1.1.1 Number of PISU Projects developed (Note: based on SDFN statistics, 1 project = 1 informal settlement; assumptions: 3% population growth annually; Average no of households per settlement = 750; N\$ 5000 Planning Subsidy per household/plot) (5 settlements per year)	40 ongoing ISU projects (34 SDFN/NHAG + Local Authorities), 1 COW + NHE), 5 GIZ + Local Authorities	37,500,000.00	86,250,000.00	176,250,000.00	198,750,000.00	251,250,000.00
		3.1.2 implementation of PISU projects in line with the Local Housing Action Plans	3.1.1.2 Number of beneficiary households in informal settlements (Note: assumption: 60% of IS households have housing opportunities by 2027; 3% population growth annually; N\$ 10 000 basic services subsidies per household)	42,239 in ongoing ISU projects: (34,639 SDFN/NHAG/LAs 600 COW, 7,000 GIZ+LAs)	1,200,000,000.00	2,800,000,000.00	5,600,000,000.00	6,400,000,000.00	8,000,000,000.00
4. Accelerate Sustainable Incremental Greenfield Development	4.1. Increase investment in SIGD in line with Local Housing Action Plans	4.1.1 Development of SIGD projects in line with the Local Housing Action Plans	4.1.1.1 Number of SIGD Projects developed (Note: based on NSA statistics, 1 project = 300 households; assumptions: 3.8% urban population growth annually; N\$ 5,000 Planning subsidy per household/plot)	300 erven / per project	25,500,000.00	124,500,000.00	199,500,000.00	274,500,000.00	334,500,000.00



Table 2

Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
		4.1.2. Increase in greenfield housing development	4.1.2.1 Number of households benefiting from new erven (Note: assumption: by 2027 annual delivery of erven reaches 100% of annual urban household growth; 3.8% urban population growth annually; N\$ 15 000 planning and basic services subsidies per household)	20,000 number of households benefiting from new erven provided by LAs, 4,000 provided by DWN + LAs	1,600,000,000.00	4,000,000,000.00	6,400,000,000.00	8,800,000,000.00	10,720,000,000.00
<b>Policy Objective 2: Strengthen Namibia's housing delivery framework for adequate housing</b>									
1. Harmonise legal and regulatory instruments dealing with access to land and housing	1.1. Review and amend obsolete legislation (Estate Agency Act, 1976 (Act No. 112 of 1976), Building Societies Act, 1986 (Act No. 2 of 1986), and Property Value Professions Act, 2012 (Act No. 7 of 2012)) and LAs by-laws and develop new relevant legislation (Pre-allocation of unserviced land, restrictive conditions for the resale of houses under Government subsidised programme) to accelerate delivery of housing	1.1.1. Amendments and new legislations adopted	1.1.1.1 Number of Draft Bills	Estate Agency Act, 1976 (Act No. 112 of 1976), Building Societies Act, 1986 (Act No. 2 of 1986), and Property Value Professions Act, 2012 (Act No. 7 of 2012)	30,000.00	30,000.00	30,000.00	-	-
	1.2. Review or repeal the Squatters Proclamation Act, 1985 with clear procedures & provisions for fair compensation in line with the right access to adequate housing	1.2.1. Revised/repealed Act and Regulations	1.2.1.1 Act and regulations gazetted/repealed	Squatters Proclamation 1985	1,500,000.00	-	-	-	-
		1.2.2. Reduced evictions	1.2.2.1 % decline in evictions	Current eviction statistics = 100%	30,000.00	30,000.00	30,000.00	-	-



Table 2									
Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
1. Subsidise housing opportunities for Priority Target Groups	1.3. Develop transparent, accessible, accountable, legal remedy procedures at various levels (central, RCs, Las)	1.3.1. Dispute & grievance resolution procedures with timelines at National level, LAs & RCs established	1.3.1.1 Procedures established	Current Ombudsman operations	-	-	-	-	-
			1.3.1.2 Percentage of resolved within the timeframe	N.A.					
		1.3.2. Administrative capacities of RCs & LAs to administer resolutions of disputes and grievances established	1.3.2.1 Manuals on the administration of housing as a right and associated disputes and grievances resolution	None		-	50,000.00	180,000.00	
	1.4. Revise the Housing Development Act in line with Policy Objectives and the right access to adequate housing	1.4.1. Revised Housing Development Act and Regulations	1.4.1.1 Revised Housing Development Act and Regulations gazetted	Housing Development Act of 2011	30,000.00	30,000.00			
	1.5. Enable and regulate rental markets in line with the right access to adequate housing	1.5.1. Rent Bill to regulate rental markets	1.5.1.1 Rent Act and Regulations gazetted	Rent Bill	-	-	-	-	-
	1.6. Increase annual budget allocation to development of adequate housing in line with global best practice	1.6.1. Annual budget for adequate housing development increased informed by global best practice	1.6.1.1 % Increase in the annual budget allocated for adequate housing in relation to global best practice	2023 MURD Land & Housing Budget		-	-	-	-
Policy Objective 3: Focus public expenditure proportionally to priority target groups, including targeted subsidies for housing opportunities									
1. Subsidise housing opportunities for Priority Target Groups	1.1. Establish feasibility of and develop comprehensive Housing Subsidy System with Administration Body to effectively reach the priority target groups under the various subsidy types	1.1.1. Assessment Report on housing-related subsidies (effective target groups, expected impacts, linkages and comparison to other government subsidies and international examples) including current expenditure	1.1.1.1 Assessment Report complete	CAHF Reports	150,000.00	150,000.00			

Table 2											
Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)						
					2024/25	2025/26	2026/27	2027/28	2028/29		
1. Review and align State-supported housing provision	proposed in the Policy	1.1.2 Comprehensive Housing Subsidy System (procedures, eligibility criteria, government budget alignment, intergovernmental fiscal transfer modalities, and harmonized interest rate subsidies)	1.1.2.1 Housing Subsidy System gazetted and budgeted in MTEF	National budget's Vote 17 Urban and Rural Development, 03 Support to planning, Infrastructure & Housing, and 01 Coordination of Local Authority and Regional Councils Affairs	200,000.00	300,000.00	-	-	-		
		1.1.3 Housing Subsidy System Administration Body	1.1.3.1 Housing Subsidy System Administration Body operationalised	Trust Fund for Regional Development and Equity in place, but semi-operational	-	-	-	-	-		
		1.2.1. National awareness campaigns outlining various subsidy types providing guidelines & procedures for implementation approved	1.2.1.1. Awareness materials produced and released (print, TV, radio, online, social media) targeting homebuilders, general public, and others	MURD social media	100,000.00	200,000.00	-	-	-		
	1.2 Roll out widely the Housing Subsidy System		1.2.2. Regular adjustments of income brackets based on latest socio-economic data	1.2.2.1 Updated income brackets gazetted	NSA NLFS/NHIES and DBTP Eligibility brackets	-	-	-	-	-	
			1.2.3. Increased parity of budget allocation in proportion to income brackets by RCs and Las	1.2.3.1 Increased alignment of housing expenditure with target group proportions.	Current government expenditure per income brackets [current % indicator]	-	-	-	-	-	
			Policy Objective 4: Re-align State-supported housing initiatives proportionally to demographic distribution by 2025								
		1.1. Provide adequate funding, land & services for MHDP and DBTP, identify best practices and revise guidelines for effective execution, monitoring and evaluation of the programme	1.1.1. Evaluation report of DBTP with best practices & recommendations to improve administrative capacity at central and local government level	1.1.1.1 Evaluation report completed	2008 and 2013 DBTP Review Documents	100,000.00	-	-	-	-	
				1.1.2. Revised guidelines for execution, monitoring, and evaluation of the DBTP	1.1.2.1 Revised guidelines approved	Existing DBTP Guidelines	30,000.00	30,000.00	-	-	-



Table 2 Strategy		Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
						2024/25	2025/26	2026/27	2027/28	2028/29
		1.1.3. Revitalised DBTP under implementation in all RCs and LAs	1.1.3.1 % of RCs & LAs implementing DBTPs increased	0.38		-	-	-	-	-
		1.1.4. Re-capitalized DBTP to reach more beneficiaries in all RCs and LAs	1.1.4.1 Number of households participating in and benefiting from DBTP increased (Note: DBTP houses for 25% of housing opportunities created annually, loan amount N\$ 100 000.00; interest rate subsidy N\$ 3000 per household, continuous capitalisation of DBTP Revolving Fund throughout five-year period [government + development partners])	2,000 beneficiaries annually between 1992-2013, Current DBTP Revolving Fund						
		1.1.5. MHDP current projects (Swakopmund, Windhoek and Opuwo)		572 (Opuwo-24, Windhoek-362, Swakopmund-186) beneficiaries becoming homeowners	250,750,000.00	230,000,000.00	-	-	-	-
		1.1.6. Pre-paid meters installed at selected LAs								
		1.2. Evaluate the Mass Urban Land Servicing Project and integrate into SIGD	1.2.1. Evaluation Report Mass Land Servicing project with recommendations to integrate into SIGD	1.2.1.1 Evaluation report adopted and recommendation implemented within SIGD (4.1.1; 4.1.2)	Reports on mass land servicing	100,000.00	-	-	-	-
		1.3. Upscale community-led housing provision through a combination of government grants to community revolving funds	1.3.1. Report on strengths & weaknesses of community revolving Funds	1.3.1.1 Report on strengths & weaknesses of community revolving Funds completed	Twahangana Evaluation Report, Annual Audit Reports	100,000.00	-	-	-	-
			1.3.2. Governance and accountability of community revolving Funds strengthened	1.3.2.1 Reports on capacity building Programme for community revolving Funds	Existing arrangements	-	-	-	-	-

Table 2

Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (NS'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
		1.3.3. Increase in government grants allocated to community led processes based on proven need & reach to priority target groups in line with Housing Subsidy System	1.3.3.1 Increased number of houses constructed through CBO Revolving Funds in Regional Councils & Local Authorities (Note: Community-led houses for 40% of housing opportunities created annually, loan amount NS\$50,000; interest rate subsidy NS\$3500 per household; continuous capitalisation of CBO's Revolving Fund throughout five-year period [1/3 savings, 1/3 government, and 1/3 private sector and development partners])	NS\$263 million Twahangana Fund historically transacted (1/3 community savings, 1/3 government contribution [NS\$ 10 000 000.00 annually], 1/3 private sector and others)	6,666,666.67	300,000,000.00	500,000,000.00	633,333,333.33	766,666,666.67
	1.4. Reform and recapitalize the NHE to improve its housing construction and finance mandate and to incorporate social rental housing.	1.4.1. Report on NHE's mandate & capacity to deliver on NHP priority target groups	1.4.1.1 Report on NHE's mandate & capacity to deliver on NHP target groups complete	NHE Act, Strategic plans, Annual reports, ongoing SOE reform	50,000.00	50,000.00	-	-	-
		1.4.2. Review of the National Housing Enterprise Act, 1993 (Act No. 5 of 1993)	1.4.2.1 Revised National Housing Enterprise Act.	Draft National Housing Enterprise Act	-	-	-	-	-
		1.4.3. Reformed NHE i.e., financial institution & housing developer functions of NHE realigned towards persons in NHP priority target group able to access credit or social rental housing subsidies	1.4.3.1 Report on NHE Reforms now including social rental housing	None	-	787,500.00	826,875.00	909,562.50	1,000,518.75
		1.4.4. NHE accesses subsidy for housing opportunities to increase credit-linked housing delivery within NHP priority target groups	1.4.4.1 % increase of NHE credit-linked units available to priority target groups (assumed to be 50 houses, i.e., 5% of about 1,000 houses/year; with a subsidy of NS\$15,000/	8,000 houses between 1993-2010 of which 5% for priority target group (470 units annually); annual target is 1,200 by 2030. Income target is NS\$5,000-20,000 per	750,000.00	-	-	-	-



Table 2 Strategy		Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)					
						2024/25	2025/26	2026/27	2027/28	2028/29	
				beneficiary)	month, or a combined household income of N\$30,000 per month						
		1.4.5. Preferential land access by NHE from RCs, LAs and central government to develop social rental housing with increased rental affordability	1.4.5.1. % Increase of social rental housing units at RCs and LAs	Current number of rental housing units	-	-	-	-	-	-	
	1.5. Evaluate Central Government employees housing mechanisms and establish guidelines for effective allocation, maintenance and investment in existing and new housing	1.5.1. Report on Government employees housing mechanisms, including HOSSM, with recommendations to consolidate and align with Policy target groups	1.5.1.1 Report on Government employees housing mechanisms completed	Recent reports on HOSSM issued thus far (?)	50,000.00	50,000.00					
		1.5.2. Coherent government employees housing programme and guidelines for allocation and management	1.5.2.1 Government employees housing programme and guidelines developed and adopted	O/M/A's housing provisions	-	50,000.00	50,000.00				-
		1.5.3. Increased funding for government employees housing in line with Policy target groups	1.5.3.1 % of Government employees in NHP target groups accommodated in rental units	MOWT (51 buildings, 887 units); plus current stock of other O/M/A's housing	-	-	-				-
	1.6. Develop regulatory framework for Social Rental Housing to enable RCs and LAs to deliver on their housing provision mandate in line with Policy target groups	1.6.1. Social Rental Housing to be included in the Revision of Housing Development Act	1.6.1.1 Social Rental Housing framework completed	None	100,000.00	100,000.00					-
		1.6.2. Number of units enabled by preferential land access to developers from RCs, LAs and central government for social rental housing (incl. NHP PTG)	1.6.2.1. % increase of land availed for social rental housing units at RCs and LAs (not exceeding 30% of household income of NHP PTG)	No national social rental housing programme; some LAs/RCs have variants of social housing rental units	-	-	-				-

Table 2

Strategy		Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
						2024/25	2025/26	2026/27	2027/28	2028/29
		students, young professionals and public sector workers Regional Councils, Local Authorities, housing cooperatives etc.)	1.6.2.2. % increase of Social Rental Housing units (not exceeding 30% of household income of NHP PTG) as part of housing mix			-	-	-	-	-
		1.7.1. Report/s on state of rural housing (settlements, growth points, and communal lands) including needs and availability of land, service options and resources (e.g. local building materials)	1.7.1.1 Report/s on state of rural housing per region completed and data included in NHIS	70% traditional dwellings (2011 census data)		-	100,000.00	-	-	-
	1.7. Investigate and coordinate rural housing support programme	1.7.2. Awareness campaign for rural homebuilders to access the housing subsidy programme, including technical planning support (pre-approved plans, BoQs, site planning advice)	1.7.2.1 Awareness workshop including technical planning support implemented in each constituency (Note: ca. 100 rural constituencies)	None		-	150,000.00	1,500,000.00	1,500,000.00	1,500,000.00
		1.7.3. Revised Home Owner's Scheme for Government Staff Members (HOSSM) to accommodate 99-year lease as land tenure security and align with housing subsidy system	1.7.3.1 HOSSM revised and approved	HOSSM		-	25,000.00	25,000.00	50,000.00	-
		1.7.4. Increased application of Housing Subsidy System in rural areas	1.7.4.1 % Increase of households in rural areas with secure tenure (99-year leases, budgeted under MAWLR operations)	(6,109/year between 2013-2023) (N\$36,000,000/year budget for land registration) xx % of households with secure tenure (ask RCs /MAWLR)		39,600,000.00	47,520,000.00	61,776,000.00	86,486,400.00	129,729,600.00
			1.7.4.1 Wide application of Sanitation Strategy by RCs (including use on non-reticulated sanitation)	1,945 rural toilets built in 2021/22 () Namibia National Sanitation Strategy 2010/11 – 2014/15						



Table 2 Strategy		ANNUAL PROJECT ESTIMATE (N\$'000)							
Activity	Output	Key Indicator	Baseline	2024/25	2025/26	2026/27	2027/28	2028/29	
1.8. Coordinate the implementation of special needs housing by OMAs in line with Special Needs Housing Grant (housing Policy System)		1.7.4.1 % Increase of rural households improved through state-supported housing provision (including DBTP, NHE, Building Material Subsidy (assumed to be N\$15,000, selected materials))	6,690 plots serviced in rural areas in 2021/22. Currently BTP and NHE do not operate in rural areas; and no subsidy exists for materials	-	30,000,000.00	75,000,000.00	112,500,000.00	150,000,000.00	
		1.7.5. New financing models for rural housing developed	No mechanism for rural housing finance exists	-	50,000.00	100,000.00	50,000.00	50,000.00	
	1.8.1. Assessment Report on needs and delivery of housing to people with special needs by OMAs	98,413 people in Namibia living with disability as per 2011 census	50,000.00	100,000.00	-	-	-		
	1.8.2. Inter-ministerial coordination committee for special needs housing	1.8.2.1 Committee established and operationalised	No committee in existence	-	-	-	-		
	1.8.3. Special Needs Housing Grant (SNHG) established and operationalised	1.8.3.1 SNHG established 1.8.3.2 SNHG rolled out (assumed value of grant is N\$50,000 per recipient)	No grant exists No grant exists	50,000.00	50,000.00	50,000,000.00	100,000,000.00	250,000,000.00	
	Policy Objective 5: Capacitate OMAs and non-state implementers to accelerate and enhance implementation of government-funded housing programmes and Housing Subsidy System								
1. Execute a Capacity Building Programme for OMAs and non-state implementers to effective delivery on Government supported housing	1.1 Establish the Project Implementation, Coordination and Management Support (PICMS) structure for the Policy implementation and monitoring	1.1.1 Housing Steering Committee (HSC)	1.1.1.1 Housing Steering Committee and Secretariat established	National Housing Advisory Committee	-	-	-	-	
		1.1.2 Project Implementation, Coordination and Management Support (PICMS)	1.1.2.1 Project management structure - PICMSU established (assumptions: seven staff members, 1 programme coordinator, 5 project coordinators (PISU, SGID, Government Led (MURD), M&E, procurement and 2 admin staff)	Task Team for the development of the National Housing Policy (TTNHP)	8,000,000.00	8,340,000.00	8,607,000.00	8,887,350.00	9,181,717.50

Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
	1.2. Assess existing technical capacities in RCs, LAs and relevant non state implementers to implement housing policy	1.2.1. Assessment report on technical capacities of OMAs, LAs and RCs, and non-state implementers of government housing programmes including readiness to implement Housing Subsidy System	1.2.1.1. Assessment report	"Feasibility Study for the Ministry of Urban and Rural Development, Namibia. Support to the Sustainable Urban Development Fund" which includes Institutional assessment of MURD 2023 / Local Government Reform Position paper 2010 / Strengthening Local Government Capacities in Southern Africa 2010 report by UNDP	150,000.00	250,000.00	-	-	-
	1.3. Improve existing technical capacity of central government, RCs, LAs and relevant non state implementers through strategic capacity building interventions	1.3.1. Training program for OMAs and non-state implementers on government housing programmes (including Housing Subsidy System, PISU, SIGD, DBTP) established	1.3.1.1 Manuals on government programmes, training materials for relevant staff with central government, RCs, LAs, TAs, NGOs and CBOs on government housing programmes 1.3.1.1 Number of staff trained (assumptions: venue for N\$14,000/day for 1-week workshop, 6 sessions with 25 participants per year)	NIPAM Public management trainings / NUST Informal Settlement Upgrading Programme	250,000.00	350,000.00	-	-	-
		1.3.2. Multi-stakeholder learning exchanges through benchmarking visits	1.3.2.1 Number of benchmarking visits to successful government schemes undertaken	None	-	450,000.00	900,000.00	450,000.00	450,000.00
	1.4 Establish key technical staff positions within RCs and LAs to accelerate housing development	1.4.1 Additional technical staff positions within RCs and LAs to include capacity to administer the Housing Subsidy System	1.4.1.1 Key positions established and/or filled (1 housing expert per region)	SDFN/NHAG Learning exchanges	25,000.00	50,000.00	50,000.00	50,000.00	50,000.00
				No regional housing experts at RCs	-	-	6,800,000.00	11,050,000.00	11,900,000.00



Table 2		ANNUAL PROJECT ESTIMATE (N\$'000)							
Strategy	Activity	Output	Key Indicator	Baseline	2024/25	2025/26	2026/27	2027/28	2028/29
	1.5. Establish regional technical services teams to backstop RCs, LAs and non-state implementors of government housing schemes to reach the target groups through community engagement	1.5.1. Regional technical services teams established and operational	1.5.1.1. Number of technical services teams (assumptions: 1 planner, 1 engineer, 1 land surveyor, 1 project management, 1 community engagement expert; four services teams proposed: South, Central, Northeast, Northwest)	LUX Development project model	18,000,000.00	36,000,000.00	36,000,000.00	36,000,000.00	36,000,000.00
Policy Objective 6: Increase private sector and international investment in the provision of adequate housing									
1. Incentivise private-sector to invest in housing.	1.1. Enable innovation in housing finance options to reach more people	1.1.1. Sectoral dialogues on existing housing finance (including commercial mortgage, community-led financial mechanisms, Rent-to-Own schemes, housing microfinance, credit guarantee schemes for informal income earners, and home saving schemes options) and their effective target groups; private sector in-kind contribution to partnerships (e.g., equipment, professional services)	1.1.1.1 Sectoral dialogues held	Occasional networking events	100,000.00	150,000.00	150,000.00	150,000.00	150,000.00
			1.1.1.2 % of proposed actions on innovative finance implemented	No clear follow up of existing dialogues	-	-	-	-	-
	1.2. Empower low-income homebuilders, some who benefitted from housing opportunities (through PISU, SIGD and Rural Housing Support) to improve their houses	1.2.1. Report on challenges & opportunities for low-income homebuilders	1.2.1.1 Report completed	No report available	50,000.00	100,000.00	-	-	-
		1.2.2 Establish technical services and material support for homebuilders in priority target groups	1.2.2.1 Technical services and materials support developed or provided (e.g., pre-approved plans, bills of quantities)	TVET Institutions provide qualifications for homebuilders	100,000.00	100,000.00	-	-	-

Table 2

Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (NS'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
1.3. Incentivise Housing Developers to increase and expedite housing development	incrementally	1.2.3. Issuance of title deeds to alienated municipal houses	1.2.3.1 Number of title deeds issued for alienated municipal houses (assumed value of property to be NS\$200,000; number of properties estimated at 5,000)	Alienated houses to date, outstanding houses to be alienated	2,208,000.00	1,472,000.00	3,680,000.00	-	-
		1.3.1. Sectoral dialogue on constraints and opportunities of Housing Developers to deliver serviced land & housing for the priority target groups	1.3.1.1 Sectoral dialogue held	Occasional networking events	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
			1.3.1.2. Key actions addressing constraints implemented	No clear follow up of existing dialogues	-	-	-	-	-
		1.3.2. Digitalized building approval processes at RCs & LAs	1.3.2.1 % of RCs and LAs with digitalised approval systems	E-PLAN Namibia System	-	1,000,000.00	1,250,000.00	-	-
			1.3.2.2 Reduction of approval time for building plans and others	160 days to get building plans approved (WBG Doing Business 2020)	-	-	-	-	-
		1.3.3. Streamlined and digitized land delivery procedures by RCs & LAs	1.3.3.1 Streamlined/digitized land delivery procedure established	Land Delivery Business Reengineering Committee	100,000.00	100,000.00	100,000.00	-	-
			1.3.3.2 Reduction of approval time of land delivery projects	36 months	-	-	-	-	-
		1.3.4. Increased private sector land and housing developments	1.3.4.1 Increased % of priority target group housing needs met by private housing developers	Current private sector delivery to PTG as % of overall	-	-	-	-	-
	1.4. Establish more PPPs based on robust PPP guidelines for land servicing and housing development	1.4.1. Assessment Report on impact and challenges of PPPs/JVs for land servicing and housing development	1.4.1.1 Assessment report complete	Ongoing PPPs/JVs	100,000.00	100,000.00	-	-	-



Table 2 Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
	and other measures/incentives	1.4.2. Guidelines for PPPs for land servicing and housing development	1.4.2.1 Guidelines for PPPs in land and housing approved	PPP Act	-	50,000.00	50,000.00	-	-
		1.4.3. RCs and LAs access Urban Intensification Grants with evidence of PTG benefits	1.4.3.1. % of housing needs met through grant-supported densification	Unknown	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
		1.4.4. Conditions and procedures for developing inclusionary housing schemes (incl. preferential land access, tax incentives and planning incentives)	1.4.4.1 Inclusionary housing conditions and procedures approved	None	-	150,000.00	150,000.00	-	-
		1.4.5. Increase in inclusionary housing units through availing of RCs & L.A. land for alienation and other incentives (parking and zoning relaxations, waiver of betterment fees, etc) (as identified in Housing Action Plans)	1.4.5.1 % of housing needs of PTG met through Inclusionary Housing	Private Development in LAs	-	-	-	-	-
		1.4.6. Adjusted Zoning Schemes to enforce residential densification and mixed land use per RC and LA	1.4.6.1 % of RC and LA Zoning Schemes adjusted	Current Zoning Schemes	100,000.00	500,000.00	400,000.00	-	-
			1.4.6.2 % of housing needs met through densification and mixed use	Unknown	-	-	-	-	-
		1.4.7. Increased PPPs benefiting priority target groups	1.4.7.1 Increased % of land servicing and housing needs met through PPPs	Ongoing PPPs/IVs	-	-	-	-	-
		1.5.1. Sectoral dialogue on best practices and challenges for employee's housing development (Commercial Farmers, Mining Companies etc)	1.5.1.1 Sectoral dialogue held	Occasional networking events	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
		1.5. Incentivize employers to develop employees' housing in line with the right access to adequate housing	1.5.1.2 Key actions addressing challenges implemented	No clear follow up of existing dialogues	-	-	-	-	-

Table 2

Strategy	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
2. Increase private sector's financial contributions to land and housing development	2.1. Investigate funding opportunities within the private sector (place funding obligation on the private sector)	1.5.2. Code of Good Practices for employees housing developments (including tenants' rights)	1.5.2.1 Code of Good Practice adopted	Existing Employees Housing practices	50,000.00	100,000.00	-	-	-
		1.5.3. Specialized tax incentives and procedures for employers investing in employees houses on the employer's property	1.5.3.1 Employee's' Housing Tax Incentives and procedures gazetted 1.5.3.2 Increased % of employers accessing tax incentives	Land Tax, Royalties  None	150,000.00	150,000.00	-	-	-
		2.1.1. Feasibility study on building material levies (similar to fuel levy) and reduction of import taxes on building material	2.1.1.1 Feasibility study completed	Fuel levy	150,000.00	150,000.00	-	-	-
		2.1.2. Legislation on levies, taxes on building materials etc. enacted (if recommended by feasibility study)	2.1.2.1 Legislation to permit collection of recommended levies and taxes enacted	Fuel levy legislation	-	-	-	-	-
		2.2. Develop financial instrument to pool Corporate Social Responsibility (CSR) funding towards land and housing development through debentures	2.2.1 CSR pooling mechanism (to contribute 30% to CBO Revolving Funds)	Current CSR initiatives	150,000.00	150,000.00	150,000.00	-	-
3. Increase contribution of international development partners to land and housing development for the priority target groups	3.3. Mobilize international development partners to invest in land & housing development for the priority target groups.	3.3.1. Dialogue with international development partners on opportunities of investing in land & housing for the priority target groups	3.3.1.1. Dialogue with international development partners held 3.3.1.2 Increase in funding from international development partners for land and housing development for the priority target groups	Steering Committee for Germany Government support to land and housing  KFW & GIZ funding	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
		4.1. Assess the mandate and operations of the Trust Fund for	4.1.1. Assessment Report of Trust Fund for Regional Development and	Trust Fund for Regional Development and Equity Provisions	100,000.00	-	-	-	-



Table 2		ANNUAL PROJECT ESTIMATE (NS'000)							
Strategy	Activity	Output	Key Indicator	Baseline	2024/25	2025/26	2026/27	2027/28	2028/29
government funding to land and housing development	Regional Development and Equity Provisions (TFRDEP) to attract and administer international investment, CSR and potential levies for land and housing development	Equity Provisions (TFRDEP)		(TFRDEP) Funding Strategy (70%)					
	4.2 Establish a robust Urban Development Fund (HPP II action) to receive international investment, CSR and potential levies for land and housing development (depending on outcome of TFRDEP assessment a revised / restructured TFRDEP may be the adequate vehicle for this purpose)	4.2.1 Urban Development Fund to attract International Funding for Housing	4.2.1.1 Urban Development Fund approved and operational (in case of restructured TFRDEP enabling act revised and enacted) (excl. capitalisation)	Revolving funds (MHDP, DBTP, Twahangana) TFRDEP	-	250,000.00	250,000.00	-	-
Policy Objective 7: Improve environmental, social, and spatial sustainability of neighbourhoods and housing units in line with Sustainable Development Goals									
1. Promote integrated and responsive urban design	1.1 Revise Urban Design Guidelines to include urban densification, functional public open spaces (including environmentally sensitive areas, recreational areas, parks, and trading areas / markets), to manage mixed land uses and development constraints presented to incremental land and housing development by planning and engineering	1.1.1 Revised 2013 Urban Design Guidelines based on assessment of use of public open spaces in low-income neighbourhoods, mixed land use, incremental development practices, and sustainability principles	1.1.1.1 Assessment Report on land uses that do not negatively impact the residential function and use of public open spaces	CSIR Guidelines (Red book)	50,000.00	100,000.00	-	-	-
		1.1.2. PISU and SIGD neighbourhoods developed based on Urban Design Guidelines	1.1.1.2 Revised Urban Design Guidelines approved	2013 Urban Design guidelines	-	50,000.00	100,000.00	-	-
			1.1.2.1 % increase of PISU and SIGD neighbourhoods developed guided by revised Urban Design Guidelines		-	-	-	-	-





Table 2 Strategy									
	Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (NS'000)				
					2024/25	2025/26	2026/27	2027/28	2028/29
		2.1.4. SME's producing certified building materials increased	2.1.3.1 % increase in number of SME's producing certified alternative materials	[Current number of SMEs developing building materials (consult with CIF)] No mechanism currently available to support SME's in this particular task	-	-	-	-	-
	2.2. Mainstream the National Renewable Energy Policy (NREP) of 2017 in Government-supported housing provision	2.2.1. Sectoral Dialogue on mainstreaming of 2017 National Renewable Energy Policy (NREP) in the housing sector	2.2.1.1 Sectoral dialogue held	NREP 2017	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
			2.2.1.2 % Increase in government-supported housing units using renewable energy	Consult with Namibia Energy Institute	-	-	-	-	-
	2.3. Promote sustainable water and sanitation solutions (including interim alternative sanitation solutions where applicable) in Government-supported housing provision	2.3.1. Water Efficiency and Sanitation Guidelines to promote sustainable water and sanitation solutions in PISU (endorsed through community consent) and SIGID in line with Water Resources Management Act, 2013 and the National Sanitation Policy	2.3.1.1 Water efficiency and Sanitation Guidelines approved	National Sanitation Strategy 2010/11 - 2014/15, Water Supply and Sanitation Policy 2008	50,000.00	150,000.00	150,000.00	-	-
			2.3.2. Increase in circular and resilient water and safe sanitation systems in the housing sector	2.3.2.1 Increased % of houses with access to circular and resilient W&S solutions	30.1% of the households have access to piped water within their housing while 19.7% have access to piped water outside their dwellings, 49% households in Namibia have no toilet facility (2011 Census)				
Policy Objective 8: Foster innovation and collective learning to improve affordability, increase funding & enhance delivery of housing for priority target groups									
1. Upscale applied research & innovation to improve affordability, increase funding & enhance delivery of housing to priority target groups	1.1. Enhance capacity of HRDC to facilitate research & innovation in the housing sector in collaboration with all relevant housing research and innovation	1.1.1. Restructured and capacitated HRDC	1.1.1.1 Restructured HRDC	Review report of HRDC	-	-	-	-	-
			1.1.1.2 HRDC capacitated (assumed 1 HRDC coordinator, 2 research facilitators, 2 admin; totalling	3 MURD staff currently seconded to HRDC	-	5,570,000.00	6,140,000.00	6,140,000.00	6,140,000.00

Table 2 Strategy		Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (NS'000)				
						2024/25	2025/26	2026/27	2027/28	2028/29
2. Promote uptake and mainstreaming of research and innovation that improve affordability, increase funding & enhance delivery in housing development	stakeholders, based on recent review			NS3.6m/year; including NS2.5m operations budget / year)						
	1.2. Develop an applied Housing Research and Innovation Strategy	1.2.1. Research and Innovation Strategy in the housing sector (identifying all existing knowledge resources, research priorities, eligible institutions, incentives & subsidies to achieve policy objectives)	1.2.1.1 Research Strategy adopted	Housing Research and Innovation Strategy 2019/2020-2021/2022	-	100,000.00	100,000.00	-	-	-
	1.3. Increase public investment in housing research & innovation and attract additional external funding	1.3.1. Increased research funding availed through Urban Development Fund	1.3.1.1 % increase in research funding (1 year increase, 3 years sustain)	Zero research budget	-	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00
	1.4. Undertake research and innovation as set out in the Strategy	1.4.1. All relevant stakeholders actively involved in housing research & innovation	1.4.1.1 Number of research papers and test results published by stakeholders	ILLH Repository	-	-	-	-	-	-
	2.1 Create enabling framework for pilot projects to demonstrate feasibility of housing innovations for priority target groups in collaboration with RCs & LAs, and CBOs and other relevant stakeholders	2.1.1. Eligibility criteria and procedures for pilot projects and support for demonstration	2.1.1.1 Eligibility criteria and procedures adopted (including one stakeholder workshop)	None	-	50,000.00	-	-	-	-
		2.1.1.2 Number of pilot projects funded and results incorporated in regular review of National Building Regulations (amount per pilot assumed to be NS1,000,000)	2.1.1.2 Number of pilot projects funded and results incorporated in regular review of National Building Regulations (amount per pilot assumed to be NS1,000,000)	None	-	-	1,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
	2.2. Facilitate researchers/innovators to mainstream specific housing innovations in collaboration with implementers and or beneficiaries	2.2.1. Housing Innovations Extension Grant	2.2.1.1 % increase in housing units benefiting from Housing Innovations Extension Grant (grant assumed to be NS100,000; ten grants issued per year)	DBTP	-	-	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
	2.3. Create awareness amongst stakeholders about new housing	2.3.1. Annual Housing Forum (including Construction Industry Trade Fair)	2.3.1.1 Annual Housing Forum operationalised	Urban Forum 2017	-	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00



Strategy		Activity	Output	Key Indicator	Baseline	ANNUAL PROJECT ESTIMATE (N\$'000)				
						2024/25	2025/26	2026/27	2027/28	2028/29
		innovations and materials	2.3.2. Information sharing platforms e.g. (websites, podcasts, TED talks online forums) established	2.3.2.1. No. of platforms sharing information on research & innovations in housing sector	ILLH Newsletter, DWN/SDFN Annual reports	-	-	-	-	-
				TOTAL POLICY OBJECTIVE 1		2,913,520,000.00	7,067,250,000.00	12,436,060,000.00	15,745,760,000.00	19,399,400,000.00
				TOTAL POLICY OBJECTIVE 2		1,620,000.00	120,000.00	140,000.00	320,000.00	280,000.00
				TOTAL POLICY OBJECTIVE 3		450,000.00	650,000.00	-	-	-
				TOTAL POLICY OBJECTIVE 4		298,396,666.67	1,507,437,500.00	2,569,902,875.00	3,316,954,295.83	4,232,721,785.42
				TOTAL POLICY OBJECTIVE 5		26,425,000.00	45,440,000.00	52,357,000.00	56,437,350.00	57,581,717.50
				TOTAL POLICY OBJECTIVE 6		28,488,000.00	29,652,000.00	31,310,000.00	25,280,000.00	25,280,000.00
				TOTAL POLICY OBJECTIVE 7		300,000.00	550,000.00	530,000.00	280,000.00	130,000.00
				TOTAL POLICY OBJECTIVE 8		-	10,920,000.00	22,440,000.00	23,340,000.00	23,340,000.00
				ANNUAL OVERALL TOTAL		3,269,199,666.67	8,662,019,500.00	15,112,739,875.00	19,168,371,645.83	23,738,733,502.92
14 STRATEGIES	57 ACTIVITIES									

## 12.8 APPENDIX 8 APPLICABLE LEGISLATIONS AND POLICIES AND REQUIRED REFORMS

<i>Item and purpose</i>	<i>Required law reform and/or policy review and/or adjustment</i>
<b>National Housing Development Act, 2000 (Act 28 of 2000)</b> , establishes a National Housing Advisory Committee to advise on housing programmes, and provides for Housing Revolving Funds to be established by RCs and LAs to be used for low-cost housing.	After a thorough revision of the DBTP the Act is to be aligned with this policy and the right to adequate housing to ensure comprehensive legislation of policy objectives.
The <b>Urban and Regional Planning Act, 2018 (Act 5 of 2018)</b> contains key innovations to improve the land delivery systems in Namibia. It reduces the number of processes in land delivery, it establishes decentralized authorised planning authorities, and determines the need for a National Spatial Development Framework (NSDF), Regional and Urban Structure Plans to guide country-wide socio-spatial development and the deployment of state efforts in the different regions.	Amend of regulations of the Urban and Regional Planning Act by providing more detailed regulations on structure plans, township establishment and public participation for interventions for upgrading of informal settlements via: <ol style="list-style-type: none"> <li>1. Listing, identifying and mapping informal settlements</li> <li>2. Participatory development of city-wide Housing Action Plans, and</li> <li>3. Participatory development of neighbourhood community planning processes. All zoning schemes to include mixed-use zones as provided for in this policy.</li> </ol>
<b>Flexible Land Tenure Act, 2012 (Act No. 4 of 2012)</b> , creates new forms of land title designed to make security of tenure more affordable and to encourage collective ownership within low-income groups.	Feasibility / desirability studies to be conducted in participatory way as part of SIGD to avoid parallel processes
<b>Local Authorities Act, 1992 (Act No. 23 of 1992) as amended</b> , provides for the determination of local authorities and the establishment of Local Authority councils. It is a function of LAs to establish housing schemes, provision of services (water, sewerage, drainage, electricity, gas, etc.), and social amenities (streets, public places, transport, etc.).	Act to be reviewed to effect necessary local government reform. The 2011 white paper on Local Government Reform provides the baseline for this activity and requires in-depth consultation with the relevant OMAs. Particularly local government finance reform is critical to the effective decentralisation of land servicing and housing delivery. Concept of “reception areas” to be reviewed to enable “incremental planning and development areas” in line with this policy
<b>Regional Councils Act, 1992 (Act No. 22 of 1992 as amended)</b> , provides for the establishment of regional councils in respect of regions. RCs have the duty to produce Structure Plans.	The option of sale of land under RC jurisdiction besides the current option of lease is to be investigated
<b>Decentralisation Enabling Act, 2000 (Act No. 33 of 2000)</b> , provides for and regulates the decentralisation of central government functions to regional and local authorities	Act to be reviewed to effect local government reform, particularly of financial decentralization
<b>Land Survey Act, 1993 (Act No. 33 of 1993)</b> , regulates the survey of land.	None



<i>Item and purpose</i>	<i>Required law reform and/or policy review and/or adjustment</i>
<b>National Housing Enterprise Act, 1993 (Act No. 5 of 1993)</b> , provides for the continued existence of a corporation, the National Housing Enterprise, to provide for the housing needs of the inhabitants of Namibia.	Act to be reviewed to clarify the role of NHE within the policy focus as well as ongoing public enterprise reform
<b>Public Procurement Act, 2015 (Act No. 15 of 2015)</b> recently operationalized legislation to regulate public procurement with direct implications for this policy, requiring all procurement processes to be aligned.	Procurement processes to be fully aligned to this recently operationalized legislation, and reviewed where these may impede the participatory process
<b>Public Private Partnership Act, 2017 (Act No. 4 of 2017)</b> regulates public private partnerships with some implications for this policy.	PPP guidelines for land servicing and housing provision to be developed in consultation with all relevant stakeholders
<b>Sectional Titles Act, 2009 (Act No. 2 of 2009)</b> , provides for the division of buildings into sections and common property, and the acquisition of separate ownership in sections coupled with joint ownership in common property.	To be reviewed to ensure that issues related to joint ownership in common properties are updated in order to protect the interest of all parties involved. The rights of access for the owners of the developments on the common properties need to be protected especially when one member of the family pass away and the one who takes over ends up requesting others to vacate who may have invested on such land. The law needs to protect their interests to access and utilize the development made prior to the changes of the status.
<b>Rents Ordinance 13 of 1977</b> , regulates the letting and hiring of non-commercial immovable property.	Currently under review in form of the Rent Bill of 2017. Review of the bill in line with this policy and alignment to the right to adequate housing is necessary and to help close gaps that leads to the exploitation of tenants.
<b>Trust Fund for Regional Development and Equity Provisions Act, 200 (Act No. 22 of 2000)</b> , provides for a national fund with trans-ministerial governance and related to the LA Housing Revolving Funds.	Act and/or regulations to be reviewed to position the TFRDEP as the national fund for housing and urban development. The study commissioned by MURD to review the mandate, powers and duties of the Trust Fund and develop a funding strategy and implementation plan needs to be aligned with the HPP II requirement to establish an 'Urban Development Fund' as these potentially have a largely overlapping mandate. Direct transfers from the Fund to CBO Funds with proven track record to be enabled
<b>Deeds Registries Act, 1937 (Act No. 47 of 1937)</b> , regulates the registration of deeds.	Was reviewed and there is a significant policy shift in the new amendment. Conveyancing will be cheaper and easily accessed by the majority. <i><b>In order to put control measurements on the system that allows an individual who has financial power to register multiple properties while forcing low/ middle income population into homelessness. The system should be set to allow for a cooling off period of some years before one can again register another property to his/her name or company as means for deed registration regulations.</b></i>

POLICIES, PROGRAMMES AND DOCUMENTS	
<b>National Land Policy of 1998</b>	Section on Urban Land has relevance for housing but requires review or integration with Urban Land Reform Policy
<b>Urban Land Reform Policy (in development)</b>	Under development through MURD and to be aligned with this policy and the right to adequate housing
<b>Compensation Policy (under review)</b>	To also include alternative land tools / Methods such as land pooling; land redevelopment and not only monetary compensation. Pro-active planning of growth points for RCs and Traditional leaders to be facilitated
<b>National Spatial Development Framework</b>	Provided for in the Urban and Regional Planning Act 2018 (Act No. 5 of 2018) to be aligned with the right to adequate housing
<b>Town Planning Standards and Urban Design Guidelines 2013</b>	To be comprehensively reviewed in line with the right to adequate housing through broad stakeholder consultation
<b>National Informal Settlement Upgrading Strategy</b>	Under development by MURD with support by UN HABITAT, to be aligned to this policy and the right to adequate housing
<b>National Building Regulations</b>	To be developed based on the amendment of the 1977 South African National Building Regulations to explicitly include flexible building regulations for informal settlements that permit incremental housing and use of local materials in the construction of basic services and houses, specifying the minimum standards of habitability and availability of services



## 13. NOTES

- i Namibia Statistics Agency (2011). 2011 Population and Housing Census Main Report. NSA.
- ii Namibia Statistics Agency (2023). 2023 Population and Housing Census Preliminary Report. NSA.
- iii UN. (2015). World Urbanization Prospects: the 2014 Revision. New York: United Nations Department of Economic and Social Affairs.
- iv Namibia Statistics Agency (2015). Namibia 2011 Census. Migration Report. Windhoek: NSA. p.iii
- v CLIP has enumerated 541,119 inhabitants living in informal settlements across the country, which represent 59.5% of the country's urban population as per the 2011 census. Although CLIP also includes settlements not yet proclaimed, it also excludes backyard structures and other forms of informal inhabitation within 'formal' areas. SDFN. (2009). Community Land Information Program (CLIP). Shack Dwellers Federation of Namibia & Namibia Housing Action Group. Retrieved from [http://www.sdinet.org/media/upload/countries/documents/NAMclip\\_.pdf](http://www.sdinet.org/media/upload/countries/documents/NAMclip_.pdf)
- vi WHO and UNICEF (2015). Progress of Sanitation and Drinking Water: 2015 Update and MDG Assessment. Geneva, UNICEF and World Health Organization
- vii Committee on Economic, Social and Cultural Rights. 2016. Concluding Observations on the initial report of Namibia. UN Doc. E/C.12/NAM/CO/1, par.59.
- viii The World Bank's Country Partnership Agreement with Namibia notes that "[e]conomic growth has not generated jobs as the structure of the economic production and trade has remained essentially unchanged [since Independence]". World Bank. (2013). Country Partnership Agreement for the Republic of Namibia (No. 77748-NA). p. vi
- ix Using data from the Namibia Labour Force Survey, the ILO estimates that about 43.9% of non-agricultural employment in Namibia is informal; with most of these being women. ILO. (2012). Statistical update on employment in the informal economy. Department of Statistics, International Labour Organization. Retrieved from [http://laborsta.ilo.org/informal\\_economy\\_E.html](http://laborsta.ilo.org/informal_economy_E.html)
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- xi Heintz, J., & Valodia, I. (2008). Informality in Africa: A review. WIEGO. Retrieved from [http://www.inclusivecities.org/wp-content/uploads/2012/07/Heintz\\_WIEGO\\_WP3.pdf](http://www.inclusivecities.org/wp-content/uploads/2012/07/Heintz_WIEGO_WP3.pdf)
- xii World Bank. (2017). GINI Index (World Bank estimate). World Bank. Retrieved from <http://data.worldbank.org/indicator/SI.POV.GINI>
- xiii Household income statistics have last been published in the 2009/10 Namibia Housing Income and Expenditure Survey (NHIES) report and were omitted from the 2015/16 report. The Average Monthly Household Income figures in Table 1 have been extrapolated from the Average Annual Household Consumption figures that were reported in the 2015/16 NHIES report. Current figures are not available at this stage.
- xiv NSA (2018) 2018 Namibia Labour Force Survey report. Namibia Statistics Agency.
- xv Delgado, G., & Lühl, P. (2016). The case for adequate housing for teachers in Windhoek (Working Paper No. 5). Windhoek: Integrated Land Management Institute.
- xvi NSA. (2015). The Namibia Labour Force Survey 2014 Report. Windhoek: Namibian Statistics Agency.
- xvii FNB Namibia. (2021). FNB Residential Property Report - Third Quarter 2021. Windhoek: FNB Namibia. Retrieved from: <https://www.fnbnamibia.com.na/downloads/namibia/housingIndex/2021/HousingIndexSeptember2021.pdf>
- xviii With information submitted by LAs on the occasion of MULSP, and assuming a 300m2 plot, the average cost of servicing per plot of land that most LAs have available stands at N\$72,000. However, consulting engineers prefer to estimate this number at N\$100,000 to provide for contingencies and variation. For the purpose of this report the average between the two is used. ILMI. (2017, March). Planning and bulk infrastructure for housing. Discussion session in the context of the "Revision of the Blueprint and Development of a Strategy to Guide the Implementation for the Mass Housing Development Programme." Department of Architecture and Spatial Planning, NUST.
- xix Government expenditure on housing and community amenities: [http://ec.europa.eu/eurostat/statistics-explained/index.php/Government\\_expenditure\\_on\\_housing\\_and\\_community\\_amenities](http://ec.europa.eu/eurostat/statistics-explained/index.php/Government_expenditure_on_housing_and_community_amenities)
- xx The figure is for 2015. See OECD. (2017). OECD Stat. Social Expenditure - Aggregated data. Retrieved June 21, 2017, from <https://stats.oecd.org/>
- xxi Tomlinson, M. (2015). South Africa's Housing Conundrum. @Liberty, a Policy Bulletin by the South African Institute for Race Relations, 4(20), 1–14.
- xxii Examples of these are land serviced under MULSP and the support that was channelled to Windhoek, Walvis Bay and Oshakati first pilots.
- xxiii Examples of local sources of revenue, not all of which apply to the Namibian case, are: property tax, personal income tax, payroll and corporate income tax, borrowing, equity and bond markets, general consumption tax, excise tax, user fees, intergovernmental transfers, private capital mobilisation, public-private partnerships, development charges, tax increment financing, and land value capture tax. UN-Habitat. (2017). Economic Foundations for Sustainable Urbanization. A study on three-pronged approach. Planned city extensions, legal framework, and municipal finance. (No. HS/059/16E). Nairobi: UN-Habitat. pp. 60, 62

- xxiv Local Authorities Act of 1992, Part XII Housing Schemes.
- xxv Government of the Republic of Namibia. (1998). National Land Policy. Ministry of Lands, Resettlement and Rehabilitation, p. 5-10. The policy specifically calls for attention to be paid to “the deliberate segregation of the poor [...] distances from places of work [...] and] inflexibility of town planning schemes”; “the establishment of a transparent, flexible and fully consultative local authority planning system [...] with discretionary development regulations”; “Local authorities [to] provide [...] planned layouts” for “labour intensive”, incremental servicing; [the urban poor to] “be granted a long term right of occupation to a plot where regular rental payment will count towards purchase of the land”; “Local authorities [to...] re-examine the utility value of any open space to identify additional development land”; “financial and tax incentives [...] to promote the use of renewable energy resources”; “underutilised and or abandoned land [to] be expropriated by the state for re-alienation”; encouraging “urban agriculture”; and finally the in-situ, participatory upgrading of informal settlements by “ensuring that additional land is available to settle those displaced by the formalised planning of such settlements”.
- xxvi Government of the Republic of Namibia. (1998). National Land Policy. Ministry of Lands, Resettlement and Rehabilitation, p. 5-10. The policy specifically calls for attention to be paid to “the deliberate segregation of the poor [...] distances from places of work [...] and] inflexibility of town planning schemes”; “the establishment of a transparent, flexible and fully consultative local authority planning system [...] with discretionary development regulations”; “Local authorities [to] provide [...] planned layouts” for “labour intensive”, incremental servicing; [the urban poor to] “be granted a long term right of occupation to a plot where regular rental payment will count towards purchase of the land”; “Local authorities [to...] re-examine the utility value of any open space to identify additional development land”; “financial and tax incentives [...] to promote the use of renewable energy resources”; “underutilised and or abandoned land [to] be expropriated by the state for re-alienation”; encouraging “urban agriculture”; and finally the in-situ, participatory upgrading of informal settlements by “ensuring that additional land is available to settle those displaced by the formalised planning of such settlements”.
- xxvii Law Reform and Development Commission (2022). Report on the Laws that Impede and/or Retard Development in Namibia: Access to Housing and Urban Land. Ministry of Justice.
- xxviii Harris, B. (2016). Participatory land delivery processes in Gobabis: the case of Freedom Square (ILMI Document No. 2/2016). Windhoek: Integrated Land Management Institute.
- xxix UN-Habitat . (2011). Housing the poor in African cities. Land: A crucial element in housing the urban poor (Vol. 3). Nairobi: United Nations Human Settlements Programme.
- xxx OHCHR. (n.d.). Right to Adequate Housing (Fact Sheet No. 21). Geneva: Office of the High Commissioner on Human Rights and UN-Habitat.
- xxxi Amongst these measures are: “to prevent homelessness, prohibit forced evictions, address discrimination, focus on the most vulnerable and marginalized groups, ensure security of tenure to all, and guarantee that everyone’s housing is adequate”. OHCHR. (n.d.). Right to Adequate Housing (No. Fact Sheet No. 21). Geneva: Office of the High Commissioner on Human Rights and UN-Habitat. p. 6
- xxxii UN. (n.d.). Sustainable Development Goals. Retrieved April 1, 2016, from <https://sustainabledevelopment.un.org/sdgs>
- xxxiii UN. (2017, January 25). New Urban Agenda. United Nations.
- xxxiv The New Urban Agenda defines the right to the city as “a vision of cities for all, referring to the equal use and enjoyment of cities and human settlements, seeking to promote inclusivity and ensure that all inhabitants, of present and future generations, without discrimination of any kind, are able to inhabit and produce just, safe, healthy, accessible, affordable, resilient and sustainable cities and human settlements to foster prosperity and quality of life for all”. See 21
- xxxv AU. (2015, April). Agenda 2063. The Africa We Want. African Union Commission. p. 3
- xxxvi Government of the Republic of Namibia. (2004). Namibia Vision 2030. Office of the President. p. 50
- xxxvii Government of the Republic of Namibia. (2004). Namibia Vision 2030. Office of the President. p. 37
- xxxviii The selected targets are: to facilitate access to adequate shelter for 60% of low-income population by 2008; to build 9,590 houses by 2006 under BTP; that all LAs have operational revolving funds by 2005; NHE to build 7,937 houses (at a value of N\$419 million) and to develop 3,371 plots (at a value of N\$143 million); that land is secured for 3,000 in urban areas; and that 1,000 affordable houses are built by 2006. See xxxvii



- xxxix Land and Housing falls under the 'Social Transformation' section of the plan. Within its desired outcomes is 'Ensure Coordinated Urban and Regional Development', where the objective is to identify "policies that impedes [sic] synergies in the implementation of projects, development of structure plans for all local authorities and densification of existing urban areas to combat urban sprawl". Republic of Namibia. (2017). NDP5 Working Together Towards Prosperity 2017/18-2021/22. National Planning Commission. p. 68
- xl See xxxix.
- xli The aims are 20,000 new houses nationwide; 24,000 serviced residential plots countrywide; and to eliminate inadequate sanitation ('the bucket system') by 2022. Republic of Namibia. (2021). Harambee Prosperity Plan II 2021-2025. Republic of Namibia. p. 47
- xlii Republic of Namibia. (2021). Harambee Prosperity Plan II 2021-2025. Republic of Namibia. p. 46
- xlili Payne, G., Durand-Lasserve, A., & Rakodi, C. (2009). The limits of land titling and home ownership. *Environment and Urbanization*, 21(2), 443–462.
- xliv OECD. 2017. "The role of Ombudsman Institutions in Open Government." OECD Working Paper on Public Governance No. 29, OECD: Paris, Abstract.
- xlv A prime example of a specialised ombudsman institution is the Human Settlements Ombudsman (HSO) in South Africa. One of the objectives of the HSO is to promote the constitutional right to access to adequate housing as guaranteed in section 26 of the South African Constitution. See Human Settlements Ombudsman, Objective 2.6. Available at <http://www.dhs.gov.za/content/human-settlements-ombudsman>
- xlvi According to the NLFS, about 1 in 4 of those currently considered to be employed is working for government or a parastatal institution.
- xlvi World Bank. (2022). Creating Markets in Namibia: Country Private Sector Diagnostic Report. World Bank. p. 50
- xlvi World Bank. (2022). Creating Markets in Namibia: Country Private Sector Diagnostic Report. World Bank. p. 50
- xlvi World Bank. (2022). Creating Markets in Namibia: Country Private Sector Diagnostic Report. World Bank. p. 53
- I Republic of Namibia. (2021). Harambee Prosperity Plan II 2021-2025. Republic of Namibia. p. 46
- li Government of the Republic of Namibia. (2017). National Renewable Energy Policy. Ministry of Mines and Energy. p. 45



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