



REPUBLIC OF NAMIBIA

MINISTRY OF URBAN AND RURAL DEVELOPMENT (MURD)

**National Housing Policy
(Second Revision)
2023**

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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 the Ultra-low and Low-income households who 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 hostile living conditions have material inference on the wellbeing and productivity of our fledgling society. Therefore, access to land, housing and sanitation continue to be among the top priorities in our national developmental policies and strategies.

However, we cannot afford to merely consider these present challenges. About half of our fellow 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, just a little more than 30 years ago, this figure stood at about thirty 30%, and over the next thirty years we will catch up with the majority of countries worldwide 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 cities, like most on the African continent, are rapidly expanding despite industrialisation and job creation advancing at the required scale. These future challenges, as much as the present ones, determine the task before us.

The delivery of urban land and housing is a complex undertaking, which involves overlapping stakeholders, markets and legal systems for accessing land, finance, service provision including water, electricity, sewerage reticulation and eventually 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 to think through economic-, environmental-, social- and spatial sustainability concurrently. This requires mind-shifts and 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 allow for continuous learning and improvement of strategies.

In this context, in the Second Harambee Prosperity Plan (HPP II), 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-emphasized, seeking to consolidate and expand the gains made in achieving the HPP I Social Progression Pillar targets, as well as other long-standing housing initiatives by government and its development partners, particularly by resident communities. Despite some progress, the challenges of affordability and scale remain

formidable. While the Government is expected to take the lead in creating the enabling environment towards 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 is the result of such collective effort aimed to accelerate the delivery of urban land and broaden access to adequate housing for all socio-economic groups.

Erastus A. Utoni, MP

Minister of Urban and Rural Development

ACRONYMS

ACLH	Affordable Credit-Linked Housing
AHSC	Adequate Housing Steering Committee
ALAN	Association of Local Authorities Namibia
AfDB	African Development Bank
BAN	Bankers Association of Namibia
BON	Bank of Namibia
CBO	Community Based Organisation
CCT / CCTED	Joint Cabinet Committees on Treasury (CCT) and Trade and Economic Development (CCTED)
CLIP	Community Land Information Program
CMSU	Coordination, Management and Support Unit
CO	Certificate of Occupancy
CSO-WGLR	Civil Society Organizations Working Group on Land Reform
DBTP	Decentralised Build Together Programme
DWN	Development Workshop Namibia
ECN	Engineering Council of Namibia
FLT	Flexible Land Tenure
GDP	Gross Domestic Product
GIPF	Government Institutions Pension Fund
GINI	Gini Coefficient
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Cooperation Agency)
HAP	Housing Action Plan
HPP	Harambee Prosperity Plan
HRDC	Habitat Research and Development Centre
HSF	Housing Subsidy Framework
HOSSM	Home Owner's Scheme for [Government] Staff Members
ICESCR	International Covenant on Economic, Social and Cultural Rights
IAP	Implementation Action Plan
ICT	Information and Communication Technologies
IGD	Incremental Greenfield Development
IRLUP	Intergraded Regional Land Use Plan
KfW	Kreditanstalt für Wiederaufbau (German Development Bank)
LA(s)	Local Authority(ies)
LSN	Law Society of Namibia
NCAQS	Namibian Council for Architects and Quantity Surveyors
LRC	Law Reform Commission
NCTRP	Namibia Council for Town and Regional Planners
MAWLR	Ministry of Agriculture, Water and Land Reform
MCA-N	Millennium Challenge Account Namibia
MFPE	Ministry of Finance and Public Enterprises
MHDP	Mass Housing Development Programme
MHSS	Ministry of Health and Social Services
MHETI	Ministry of Higher Education, Technology and Innovation
MTEF	Medium Term Expenditure Framework
MULSP	Mass Urban Land Servicing Programme
MURD	Ministry of Urban and Rural Development
MWT	Ministry of Works and Transport
NDP-5	Fifth National Development Plan
NAISU	National Alliance for Informal Settlement Upgrading
NALAO	Namibian Association of Local Authority Officials
NGO	Non-Governmental Organisation
NHAG	Namibia Housing Action Group
NHDF	National Housing Development Fund
NHP	National Housing Policy
NHIS	Namibia Housing Information System
NHIES	Namibian Household Income and Expenditure Survey
2NLC	Second National Land Conference
NPC	National Planning Commission
NSA	Namibia Statistics Agency

NSI	Namibian Standards Institution
NSDF	National Spatial Development Framework
NUA	New Urban Agenda
NUST	Namibia University of Science and Technology
OECD	Organisation for Economic Co-Operation and Development
O/M/A	Organisations, Ministries and Agencies
PISU	Participatory Informal Settlement Upgrading
POS	Public Open Space
PPP	Public-Private Partnership
PSUP	Participatory Slum Upgrading Programme
PTG	Priority Target Group
RC	Regional Councils
RoD	Registrar of Deeds
RTT	Regional Technical Teams
SDFN	Shack Dwellers Federation of Namibia
SDG	Sustainable Development Goals
SDI	Shack/Slum Dwellers International
SIGD	Sustainable Incremental Greenfield Development
TIPEG	Targeted Intervention Programme for Employment and Economic Growth
TFRDEP	Trust Fund for Regional Development and Equity Provision
TOR	Terms of Reference
TPS	Town Planning Scheme
UN	United Nations
UN-Habitat	United Nations Human Settlements Programme
URPB	Urban and Regional Planning Board
URPA	Urban and Regional Planning Act of 2018

GLOSSARY

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

Adequate housing	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.
Affordability	Key component of adequate housing where housing-related expenditure (for rental or homeownership) does not exceed 30% of household income ¹ as indicated in Appendix 2)
Apartment (medium- or high-rise, incl. 'flats')	Housing unit in collective building that may be administered under sectional title or singular ownership and complies with town planning and building regulations
Beneficiary household	A household that benefitted from a <i>housing opportunity</i> or <i>housing provision</i> as defined herein
Bulk (factor)	The ratio of the total floor area to the area of the erf concerned
Bulk services	Large-scale infrastructure for the supply and bulk storage of water; sewerage reticulation and treatment; roads incl. stormwater management; electricity generation, transmission and reticulation, provided by relevant OMA's
Brownfield	Urban land with existing structures and/or infrastructure that has been used or is currently in use
Certificate of occupancy	Certificates issued by a <i>Local Authority</i> which certify resident/s living in a specific structure in an <i>informal settlement</i> or <i>reception area</i> and which may include <i>development rights</i>
Community-led housing	<i>Incremental housing</i> of differing <i>housing typologies</i> developed through a community-led process and financing model, often incremental, and including sweat-equity
Compliance certificate	Certificate noting a building (existing and new) to be compliant with current building and municipal regulations and <i>Town Planning Schemes</i>
Coverage (factor)	Proportion of erf which may be covered by buildings
Credit-linked housing	Housing that is financed through commercial mortgage lending, and usually constructed by formal building contractors
Detached house (also single-family house)	Free-standing house on individual erf that is usually set back from the boundary line and complies with town planning and building regulations
Development right	The permission for households to create in-situ durable <i>housing units</i> in the absence of <i>land tenure security</i> , based on community-endorsed layouts and facilitated through <i>upgrading</i> or <i>pre-allocation</i>
Employee's housing	Housing located on land owned by the occupant's employer, including farm worker's housing, mining towns etc.
Erf / erven	A portion of land registered in a deeds registry as an erf, lot, plot or stand as per the Urban and Regional Planning Act of 2018
Eviction	The involuntary displacement of a household from their living and/or working premises, in compliance with applicable laws
Gini coefficient	Statistical measure to represent income inequality within a nation
Greenfield extension	New planned development on previously unimproved land
Greenfield plot	Tenure secure individual or communal plot (block erf) of non-serviced, basic or fully serviced land
Growth point	Cluster of (<i>often informal</i>) <i>housing units</i> in an undeclared <i>rural area</i> , usually with a public primary school and/or clinic
Habitable dwelling	A dwelling unit that provides the inhabitants with adequate space, protects them from cold, damp, heat, rain, wind or other threats to health, structural hazards and ensures physical safety of occupants. This must include adequate light and ventilation, sanitary provisions, kitchen facilities, privacy, and safety.
Homebuilders	Individual households who construct homes with their own resources in <i>urban-</i> or <i>rural areas</i>
Housing Action Plan	Localised action plans for creating <i>housing opportunities</i> at RC or LA-level for all socio-economic groups
Housing density (gross)	Number of housing units per unit of land (hectare) within a boundary which includes other land uses such as schools, streets, parks, etc.
Housing density (net)	Number of housing units per unit of land (hectare)
Housing for special needs	<i>Housing units</i> designed / catering for people with special needs, including 'barrier-free' housing, retirement homes, orphanages, etc.
Housing innovation	May include innovation in use of building materials and construction methods, <i>housing typologies</i> , spatial arrangements, mix of uses, governance and tenure models amongst others

Housing provision	Mechanism for the development of <i>housing units</i> , that responds to varying household needs, affordability levels and aspirations. May take form as different <i>housing typologies</i> , and may include <i>homebuilders, community-led housing, credit-linked housing, inclusionary housing, rental housing, rent-to-own housing, social rental housing, rural housing, and employee’s housing</i> .
Housing opportunity	Condition of land <i>tenure security</i> and <i>basic service</i> provision that enables a broad array of <i>housing typologies</i> and/or <i>provision mechanisms</i> , cognisant of divergent urban, neighbourhood and household conditions and needs
Housing typology	Single or multiple <i>housing units</i> in the form of <i>informal houses, traditional houses, detached / single family houses, town houses, row houses, apartments (medium or high-rise), or mixed-use houses</i>
Housing unit	<i>Habitable dwelling</i> accommodating one individual or household
Implementer	State, non-state organisations, or partnerships with the mandate to provide <i>housing opportunities or housing provision mechanisms</i>
Inclusionary housing	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
Incremental house	<i>Habitable dwelling</i> which, for reasons of affordability, is constructed in stages in such a manner that it can be occupied in its intermediate stages
Informal house	Temporary building for predominantly residential purposes colloquially referred to as ‘shack’, including ‘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
Informal settlement	Unproclaimed settlements and areas where groups of housing units have been constructed on land that has no water, sanitation and electricity services and the occupants have no legal claim to occupy the land, or occupied the land illegally.
Informal settlement upgrading	Provision of basic services such as clean water, electricity, roads and adequate sewage disposal to improve the well-being of an informal settlement
Landhold title	Individual title under the Flexible Land Tenure Act of 2012 requiring collective administration
Local authority	The authorities governing Namibia’s municipalities, towns, and villages as per the Local Authorities Act of 1992 and its amendments
Neighbourhood	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
Mixed use house (incl. shop house)	House on 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
Participation	A people-centred development process based on substantive partnership agreements between residents, local authorities and other partners for the design and preparation, implementation, and monitoring and evaluation of <i>informal settlement upgrading</i>
Pre-allocation	The granting of <i>development rights</i> by LAs through issuing <i>certificates of occupancy</i>
Priority target group	Includes the Ultra-low Income and Low-Income categories of the <i>target groups</i>
Public Private Partnership	Public-private partnerships as per the Public Private Partnership Act of 2017
Public sector	All government or parastatal institutions, at national (offices, ministries, agencies), regional, and local authority levels
Public space	Any street, square, recreation ground, garden, park or enclosed space registered with and/or vested in the <i>Local Authority</i> for the use and benefit of the public
Re-blocking	Participatory repositioning of existing <i>informal housing units</i> in <i>informal settlements</i> to enable incremental upgrading with minimum relocation
Reception areas	Area set aside by <i>Local Authority</i> for Incremental <i>greenfield extensions</i> in terms of the Local Authorities Act of 1992 and its amendments
Regional councils	The authorities governing Namibia’s regions as per the Regional Councils Act of 1992 and its amendments
Rental housing	Housing units for rent by occupants from private or public landlord and regulated by the Rents Ordinance No.13 of 1977
Rent-to-own housing	<i>Rental housing</i> where occupants’ rental payments over time contribute to the eventual purchase of the unit
Row house	House on individual erf that is built up to the side boundary lines and complies with town planning and building regulations
Rural area	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
Rural housing	<i>Housing units</i> located in <i>rural areas, growth points</i> and <i>settlements</i> where land rights may not allow to be used as collateral for mortgage finance
Rural land right	Tenure recognition, including leasehold certificates applicable in communal areas

Settlement	Cluster of (<i>often informal</i>) <i>housing units</i> in a <i>rural area</i> that has been declared as settlement managed by a <i>Regional Council</i>
Service infrastructure (basic)	Service provision by a <i>Regional Council</i> or <i>Local Authority</i> , incl.: potable water, sanitation, electricity, and scraped access roads
Service infrastructure (full)	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 of 2018, incl.: water, sanitation, electricity, roads, stormwater, solid waste removal, ICT, fire and disaster management services
Social amenities	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, urban agriculture
Social rental housing	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>
Spatial planning	Preparation, approval and review of a national spatial development framework, regional structure plan or 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
Starter title	Collective title under the Flexible Land Tenure Act of 2012
Structure Plan	Regional or urban structure plans as defined in the Urban and Regional Planning Act of 2018
Subsidy	Financial support provided typically by the state, that is not recovered from the beneficiary
Sustainable building materials	Construction materials with a lower environmental footprint than conventional materials. Environmental footprint is determined by the embodied energy (incl. during production, transport and life-cycle use) and the material's impact on energy efficiency of housing in cooling, heating, lighting, and maintenance.
Target group	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
Tenure security	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>certificates of occupancy</i> issued by <i>Local Authorities</i> , as well as rental rights
Town house	Detached or attached housing unit often in gated communities / housing estates that is usually administered under sectional title and complies with town planning and building regulations
Townland	Land situated within a <i>Local Authority</i> jurisdiction but outside the boundaries of proclaimed townships
Traditional house	<i>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
Urban area	Land proclaimed under the jurisdiction of a <i>Local Authority</i>
Urban infill	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>
Urban design	The physical features that define the character or image of a street, neighbourhood, community, or the city as a whole. Urban design is the visual and sensory relationship between people the built and natural environment
(Land Use) zoning	Purpose for which land is or may lawfully be used in terms of the Urban and Regional Planning Act of 2018
Zoning (Town Planning) Scheme	Scheme proclaimed under the Urban and Regional Planning Act 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 adopted in 1991 and revised in 2009. The current revision was required by a shift in policy direction in the urban land and housing sector to respond to the economic situation requiring larger impact with reduced capital outlay; recent developments in the housing sector; 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. The revision of the NHP has as an overarching framework a people-centred, affordable and incremental approach to realize *adequate housing* for the majority of residents in Namibia.

Rapid and increasingly informal urbanisation represents major developmental challenges: by 2050 Namibia's urban population will outnumber its current overall population; today, 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 international 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 is inadequate in a context of high un- and underemployment and a workforce primarily operating in the informal sector, which results in extremely low and irregular household incomes. Housing production remains negligible in light of the need, and much housing production is unaffordable to 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 revision of the NHP emphasizes the attainment of adequate housing for the largest number of inhabitants, prioritising the *ultra-low- and low-income groups (or Priority Target Groups or PTGs)* that make up about 88% of households nationally, through an incremental, targeted and collaborative approach. The policy commits central, regional, and local government to subsidise access to secure tenure and basic services, in other words to create *housing opportunities*, and to enable the construction and incremental improvement of housing units in urban, urbanising, and rural areas alike. In the 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' communities, to create *housing opportunities* and *housing units* through a partnership approach. It emphasises the need for increased public spending, with increased emphasis on social amenities and economic opportunities that render more vibrant neighbourhoods. The policy aims to enable residents' access to *spatial opportunities*; which are opportunities for 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 is on: Participatory Informal Settlement Upgrading (PISU) to unlock *housing opportunities* for the PTGs at the required scale; Sustainable Incremental Greenfield Development (SIGD) to provide *housing opportunities* for the PTGs through sustainable urban growth; Urban intensification to unlock underutilised brownfield land and residential densification for housing with improved access to spatial opportunities; and Rural Housing Support to enable greater development opportunities in rural areas.

Preliminary estimates show that there is an annual need of about 30 000 *housing units* to replace existing and future informal housing units from 2023 until 2030. Housing needs analysis is set to be undertaken on a continuous basis through the Namibia Housing Information System (NHIS), amongst others. To make state-supported housing provision more equitable and impactful, the policy outlines a transparent Housing Subsidy Framework (HSF). The HSF comprises a mix of grants, and loans and incentivises urban densification and resource efficiency, particularly regarding efficient use and management of water and renewable energy.

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* serving largely the bankable lower to middle-income sector. Furthermore, the policy outlines incentives for densification of single residential neighbourhoods as well as inclusion of low-income housing in market-related residential developments.

To ensure adherence to the principles of adequate housing, and to achieve maximum articulation 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 of 2018, amongst others, require direct alignment with this policy.

The policy revision is the result of a broad consultative process, and the attainment of the policy outcomes is premised on a coordinated and collaborative partnership between Government Offices, Ministries and Agencies, the private sector, civil society organizations, academia, and resident communities, all of which will be adequately represented in the Adequate Housing Steering Committee (AHSC). The policy envisions a strong Coordination, Management and Support Unit (CMSU) in the Ministry of Urban and Rural Development (MURD or the line ministry) 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 the provision of housing 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 meant that only some aspects were implemented through specific legal instruments, key amongst which are the Regional Councils Act of 1992 and 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, respectively, all under the custodianship of MURD.

The policy was revised in 2009, conceptualizing housing as “agent of economic growth”, both at the household and the National economic level. Again, a detailed implementation plan to guide the comprehensive implementation, monitoring and evaluation of all policy aspects was lacking, leading to variegated implementation. The 2013 Mass Housing Development Programme (MHDP) Blueprint and especially its pilot phase from 2013-2015 foregrounded the state as the provider of largely credit-financed turnkey housing units, a strategy that was unable to reach the necessary scale due to lack of financial capacity of both the state and target groups, as well as the lack of funding and coordination in the land delivery process, amongst others.

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

The current policy review was overseen by a Committee of Ministers of MURD, MFPE, and the Director General of the NPC Committee, with technical support by the Task Team for the Review and Development of the National Housing Policy (TTRDNHP). The TTRDNHP ToRs required it to “review all existing studies, policies, programmes and projects, identify gaps and propose a comprehensive Housing Policy and Implementation Plan that will bring about an accelerated delivery of affordable housing in the country”. Four public stakeholder consultative workshops were organized during 2022, bringing together a broad array of stakeholders in civil society, the public and private sectors and development partners. This document sets out the background, rationale, alignment, guiding principles, policy direction, and implementation framework as well as the Implementation Action Plan (IAP). The IAP provides details of strategies, activities, outputs, key indicators, baselines, timelines and targets, and budget estimates, providing the basis for monitoring and evaluation of policy implementation.

3. BACKGROUND

3.1. The Housing Context in Namibia

Guided by the NHP and legislation related to housing and land delivery, a number of targeted programmes and interventions have been developed since Independence. As an 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, incl. houses and 1,028 apartments, most of which were constructed before independence, which have been made available to Government employees on rental basis. In addition, a number of sector-specific housing initiatives have been developed for Government employees while in service, 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), while other Ministries overseeing sectors such as education, health, agriculture and the military build accommodation to house their employees (the exact number of such houses will be established through the 2023 Census).

In 1992, the Government developed the Build Together Programme (later to become the Decentralised Build Together Programme - DBTP), which provides for the establishment of housing revolving schemes by Regional Councils (RCs) and Local Authorities (LAs) to provide concessional home loans to ultra-low-income residents to acquire land and to build affordable houses. Over the past 30 years, a total of 41,963 housing units have been constructed through -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, Cabinet approved the Blueprint for Mass Housing Development Initiative in Namibia (MHDP) with the aim of delivering 185,000 housing units by 2030. To date, a total of about 4,000 housing units have been completed across the country. In 2017, Government initiated the Massive Urban Land Servicing Programme (MULSP) in Windhoek (330), Walvis Bay (935) and Oshakati (1,126) which delivered approximately 2,061 serviced erven. The Windhoek project is yet to be completed and be redesigned for densification. Since 2019, Government, NHE, Khomas Regional Council, and the Windhoek Municipality have jointly implemented the Informal Settlement Upgrading Affordable Housing Pilot Project (ISUAHPP) which has delivered 634 housing units.

From around Independence, community savings groups, later consolidated in the Shack Dwellers Federation of Namibia (SDFN), have developed housing initiatives for low and ultra-low income groups with technical support from NGOs. SDFN has grown to play an important role in the delivery of housing for the lowest (and most numerous) income groups. Since 1996, the Federation, through its Twahangana Fund, receives annual grant funding from the Government to boost its housing development capacity. A total of about 10,000 housing units have been built while another 10,000 households who accessed housing opportunities are building their own homes across the country.

However, the combined impact of the above efforts has been negligible in addressing Namibia's huge housing deficit analysed in more detail below.

3.1.1. Rapid urbanization and migration

Africa is the last continent undergoing rapid urbanization, with a generally younger population seeking developmental opportunities that urban areas can provide through economies of agglomeration. Since 2018, when “urban land” was one of the core themes of the Second National Land Conference (2NLC), urbanization and the associated urban land and housing crisis have become a central topic of public debate. Rapid urbanisation can be partly attributed to rural underdevelopment, better service provision in urban areas, specifically regarding access to education, and generational shifts. This attracts increasing numbers of people to urban centres, regional towns and villages. However, the population in urban areas is also growing, adding considerably to urbanisation. The Namibia Statistics Agency (NSA) reports that 63% of those who migrated to urban areas do so due to unemployment in their areas of origin. 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 2,1 million in 2011. Assuming medium level population growth, the population is expected to be 3.4 million in 2041². Figures from the United Nations project a population of 3.7 million by 2050, out of which 68% (2.5 million) is expected to be urban³ (see Annex 1). Between 2001 and 2011, the urban population grew by 50% compared to the rural population, which decreased by 1.4%, indicating a high rate of rural-urban migration amongst other factors. In addition, since independence, a high number of settlements were promulgated as local authority areas, bringing their respective populations into the fold of urban residents. The rural-urban population distribution is uneven between regions; 85% of the population of Khomas and Erongo lives in urban areas, while in regions like Ohangwena, Omusati and Oshikoto only 15% does⁴. Migration is a considerable factor in this uneven distribution; at the national level the 2011 census indicated that 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. However, freedom of movement and the right to settle anywhere within the territory are central rights enshrined in the constitution; leading to mobility and temporary residences. This indicates a highly dynamic context, requiring a diversified range of housing mechanisms to address needs.

3.1.2. Informal urban development

From peripheries of medium and large towns to small rural settlements, informal settlements are present in virtually everywhere in the country. Today, their residents make up about 67% of the urban population⁵ and 50% of the National population does not have access to adequate sanitation⁶. Informal settlements are largely non-compliant with standing regulatory frameworks and predominantly comprise informal housing units (colloquially called “shacks”) that are often located in areas unfit for habitation because of geographical or environmental risks. Enforcing compliance occasionally leads to forced evictions⁷ rendering residents homeless, which is out of line with an adequate housing approach. Many informal settlements lack basic services, resulting, amongst others, in frequent and often fatal fires emanating from the use of open fires, candles, and make-shift electricity connections. The lack of services further has a negative impact on the environment in and surrounding informal settlements as open spaces are often used for open defecation, waste disposal and harvesting of firewood for energy provision. At the same time, informal settlements are home to hundreds of thousands of residents, and seedbeds of grass-roots creativity and

entrepreneurship. As Namibia largely experiences jobless growth⁸, the proportion of those employed in the informal economy is considerable⁹ and the relevance of informal local economies is significant¹⁰. Considering that women are most active in the informal sector¹¹, housing strategies that support informal livelihood generation, including home-based businesses and backyard rental units, are an affirmation towards gender equality, and economic development more broadly.

3.1.3. Widespread poverty and inequality

Namibia is characterised by extremely high, though slightly decreasing, income inequality. It remains at the top segment of the list of countries in terms of the GINI Index¹². Urban development largely follows apartheid-era spatial patterns and perpetuates socio-economic inequality with widespread informal settlements on the one hand and enclaves of extreme wealth with living standards comparable to first world countries on the other. 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 average¹³. 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. About 58% of the employed population is informally employed (42% in urban and 78% in rural areas), implying low and irregular household income¹⁴. 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 housing¹⁵. 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\$ 20,000¹⁶, which is in itself not a guarantee of being able to afford the National average house price, which currently stands at N\$1.2 million¹⁷. Annex 2 provides an overview of household income stratification in relation to household size for 2009/10 and 2015/16 respectively, in the absence of more recent data. In this context, the national subsidy program called for in the 2009 NHP has been applied on an ad hoc basis and not proportionally aligned reflecting socioeconomic realities nationally. 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 300m² 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 300m² plot of residential land stands at over N\$100,000¹⁸, 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 this to developments servicing 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 for 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 remain an exception. Where polycentric and mixed-use urban development exists, it happens largely haphazard without much guidance through integrative planning tools. For housing strategies to be scalable, sustainable and inclusive, a broad range of land and housing typologies is required. A healthy housing market is one which 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 0.6% of GDP (European Union member states in 2015)¹⁹, 0.3% for OECD Countries²⁰, 0.5% in Zambia or up to 3.7% of GDP in South Africa²¹. While this figure does not consider investment in urban service infrastructure²² 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 in achieving their local development mandate. LAs are yet to reach a balance between revenue generation and expenditure²³. While Regional Councils (RCs) are funded through contributions of LAs and central government, LAs are

expected to source their funds locally, with only minimal intervention from the line ministry. However, there are only few LAs that are able to fully finance their operations; and even fewer that are able to undertake housing initiatives, as their legal mandate requires²⁴. Programmes that are decentralised to RCs and LAs, such as the Decentralised Build Together Programme (DBTP), requires 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 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 is 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 that provides for the recognition of international law. Critical analysis of Namibia's various laws, proclamations, ordinances, including the 2009 NHP, reveals that none of them give explicit recognition to the right to adequate housing. Closest to recognising the principles of adequate housing in the Namibian context is 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). This acknowledged 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, unlocking of underutilised land and the participatory upgrading of informal settlements²⁵.

Aspects of urban development in general, including land delivery²⁶, are furthermore governed by a variety of legislation requiring action from different government O/M/As. Some of the legislation that impedes the delivery of land and housing 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 e.g., on building materials further affect the delivery of land and housing.²⁷ Definitions of housing and informal settlements are determined incongruently by a number of acts. 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 in the form of the Flexible Land Tenure Act of 2012, and 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 is increasingly acknowledged as the major force of contemporary urbanization 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 Central Government. The Gobabis Freedom Square²⁸ upgrade, pioneered by the Namibia Housing Action Group (NHAG), the Shack Dwellers Federation of Namibia (SDFN) and the Gobabis Municipality, in collaboration with the Namibia University of Science and Technology (NUST) 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 settlements²⁹. This is coupled with the benefit of efficient expenditure, as partnership approaches reduces reliance on contractors and consultants; making development funds arrive to 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 which conform to town planning requirements and providing 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 recently operationalized Flexible Land Tenure (FLT) system, designed to facilitate the incremental attainment of tenure security, is in the process of being mainstreamed across Local Authorities after positive experiences obtained in Freedom Square and other pilot sites. 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 field of land delivery and public services/amenities. Local and often collaborative innovation provides a fertile basis for achieving 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 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

- a. 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 *adequate housing*³⁰, which comprehensively defines adequate housing as ‘more than four walls and a roof’. This definition provides a comprehensive understanding of Namibia’s commitment towards housing provision. Housing provision should thus include not only houses, but also public open spaces, social amenities, opportunities for livelihood generation, 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 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, they should make all possible efforts within their powers for the largest majority to attain adequate housing³¹. As signatory to the ICESC, it is legally binding on Namibia, subject to availability of resources. The policy therefore conceptualises housing in terms of the UN definition of adequate housing.

- b. 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”³². 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 meet the SDGs, and links monitoring and evaluation of outcomes closely to SDGs.
- c. The **New Urban Agenda** (NUA), endorsed by Namibia in 2016 at the Habitat 3 conference, strives to position “housing at the centre”³³ 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 city³⁴. The policy embraces a fundamentally human rights-based approach to housing.

5.2. Continental Policy Frameworks

- a. The **African Agenda 2063** regards the continent as a place where “people have access to affordable and decent housing including [...] all the basic necessities of life such as water, sanitation, energy, public transport and ICT”³⁵. Agenda 2063 also recognises the need for tenure security, territorial planning, urban management systems, and improving conditions in informal settlements. The policy outlines how adequate housing is progressively attained.

5.3. National Policy Frameworks

- a. **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”³⁶ and will be “able to meet its housing needs”³⁷, and stipulates specific targets in this respect³⁸. The policy acknowledges insufficient progress in achieving these targets as a major impetus for shifting the policy focus towards enabling primarily housing opportunities.
- b. The **Fifth National Development Plan (NDP 5) 2017-2022** commits government to promote densification in urban areas³⁹. It highlights that housing efforts have mainly concentrated in urban areas, enhancing urban-rural inequities. NDP 5 calls for alternative land delivery mechanisms that accelerate housing delivery. The policy incentivises densification, incremental land servicing of existing informal settlements and new urban extensions and rural housing support.
- c. The **2018 Second National Land Conference (2NLC)** 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 policy review was fundamentally informed by the 2NLC resolutions, as far as they fall within its scope.
- d. The **Harambee Prosperity Plan II (HPP-II)** contains “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)⁴⁰. This includes the current revision of the National Housing Policy to review, amongst others, “urban design concepts, minimum size of erven and mixed developments for more efficient land use”⁴¹. The policy foregrounds inclusive and sustainable urban development through urban intensification and a partnership approach to informal settlement upgrading.
- e. Namibia has a longstanding commitment to **decentralisation** envisaged in the Decentralisation Enabling Act, 2000 (Act. No 33 of 2000) and an array of policies and

programmes; which are currently set to be reviewed. The policy supports decentralisation of housing provision through enabling partnership approaches at local level, and a subsidy system that incentivises RCs and LAs to improve the living conditions for the lowest income groups.

- f. The **Civic Organisations Partnership Policy of 2005**, which has as one of its objectives to “enhance the capacity of partners (including Government and civic organisations) to enter into partnerships and jointly respond to development challenges and opportunities in an efficient, effective and sustainable fashion”. The policy encourages the formation of partnerships to implement and scale-up land servicing and housing construction nationwide.
- g. 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.
- h. 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 utilisation.

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:

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

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 for *adequate housing* by 2030
3. focus public expenditure proportionally on PTGs, incl. targeted subsidies for *housing opportunities*
4. re-align state-supported *housing provision* mechanisms to provide access to adequate housing for all PTGs
5. capacitate OMAs, non-state implementers and residents for accelerated and enhanced implementation to meet the housing needs
6. increase private sector investment in *adequate housing* provision
7. improve environmental, social, and spatial sustainability of *neighbourhoods* and *housing units* in line with the SDGs
8. Foster housing innovation and collective learning in the housing sector

8. STRATEGIES

8.1. Strengthen Namibia Housing Information System (Objective 1)

The recently launched Namibia Housing Information System (NHIS), aims to centrally host housing-related data from all relevant stakeholders, administered by the NSA. NHIS follows a decentralised approach where all stakeholders are required to collect and capture their own information. The system has four modules, incl. housing needs, land use, housing stock, and informal settlements. NHIS will enable RCs and LAs to identify housing demand and provision and enhance monitoring and evaluation of implementation at local and central government

levels. Capacity building initiatives to operationalise NHIS are facilitated by the NSA.

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 RC or LA-level for all socio-economic groups. Based on long-term urban structure plans required by URPA and LA 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 Namibia Statistics Agency (NSA) statistics, amongst others, and provide this information to the National Housing Information System (NHIS) administered by the NSA. The action plan further determines how such need will be met through informal settlement upgrading and greenfield development to achieve socio-spatial integration, harnessing spatial opportunities, i.e., proximity to and connectivity with existing social amenities. HAPs clarify *effective demand* (i.e. needs and affordability levels), available resources, and required technical, financial or other support for implementation. 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. Mainstream Participatory Informal Settlement Upgrading (Objective 1)

Participatory Informal Settlement Upgrading (PISU) is the key pathway towards unlocking housing opportunities, creating broad-based improvement of 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 2NLC resolutions, town planning and building regulations (town planning layout, density, land use zoning, building design and materials) are relaxed in informal settlements in agreement between LAs and residents.

The process comprises the following essential steps undertaken by the local task force, a partnership 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:

- a. **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 similar
- b. **Registration** of households and identification of informal structures
- c. **Enumeration** of socio-economic household data through CLIP or similar
- d. **Collective decision on land tenure security option** including Flexible Land Tenure (FLT), freehold, or sectional title procedures. In case of FLT, the required feasibility study must be participatory.
- e. **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 to be undertaken in parallel with statutory planning approval.

- f. **Surveying** of new layout and demarcation of boundary pegs
- g. **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
- h. **Servicing** and installation of basic services according to community priorities
- i. **Issuing of COs** with development rights upon payment of land acquisition fee to LA
- j. **Social amenities** provided according to community priorities

NOTES:

- *In terms of section 91A of the Local Authorities Act, 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 the detailed implementation plan for PISU activities.*

8.4. Mainstream 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 LA Act) 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* 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:

- a. **Identification of SIGD area** by the LA Council guided by HAP, and payment of compensation for communal land rights holders (where applicable)
- b. **Identification** of eligible households in the PTGs, according to transparent processes
- c. **Decision on land tenure security option** including FLT, which provides for collective planning and management processes and is facilitated and partly subsidized by the MAWLR (planning and conveyancing), freehold, or sectional title procedures

- d. **Planning** of neighbourhood layout (based on revised Urban Design Guidelines) ensuring environmental, economic, social and spatial sustainability, i.e. considering the number of planned households, land availability, mixed uses, social amenities, roads and service infrastructure, for Council approval.

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

- e. **Surveying** of new layout and demarcation of boundary pegs
- f. **Servicing** and installation of basic service reticulation
- g. **Pre-allocation of plots** to eligible households and issuing of COs with development rights upon payment of land acquisition fee to LA
- h. **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 principles of inclusive and sustainable urban development to avoid high rates of rural to urban land conversion and urban sprawl and align with Regional or Urban Structure Plans (if available). LAs must establish safeguards against land speculation, particularly where freehold titles are availed in the context of very low incomes⁴², and individuals or household benefitting more than once, for which the collectively administered form of title under the FLT are recommended.*

8.5. Consolidate the legal and regulatory framework for adequate housing (Objective 2)

National Government has the responsibility, through its various OMAs, to design and execute their mandates in a manner that respects, protects, promotes, and fulfils access to adequate housing. Access to *adequate housing* is emphasized in Namibia's domestic law by incorporating it under Article 95 of the Constitution, dealing with the "Promotion of the Welfare of the People". Rights under Article 95 are conditional to availability of resources. This follows from the 2nd NLC which recognized the need to include urban land and housing as part of the overarching, post-independence redistributive land reform agenda. Therefore, laws and policies need to be revised to institutionalise access to adequate housing through state and non-state institutions.

8.5.1. Incorporate access to adequate housing in Article 95 of the Constitution

MURD as the ministry responsible for the implementation of the 2nd NLC resolutions will lead the process of incorporating access to adequate housing in Article 95. It will also spearhead the alignment of all relevant laws and policies, chief amongst them are the Housing Development Act of 2000, and the Squatter Proclamation Act of 1985. Aspects to be considered to accelerate access to adequate housing include as pre-allocation of unserviced land, as well as restrictive conditions for the resale of Government-subsidised houses.

8.5.2. 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 settling land and housing disputes, such as ombudsman institutions⁴³. Such mechanisms must be inexpensive, accessible, speedy, socially legitimate, and rule bound⁴⁴. 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)

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, subsidizing 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 reform. While these groups are often unable to afford the monetary expense 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 detailed administration arrangements are to be developed based on the TORs outlined in Appendix 6 in consultation between MURD, MFPE and LAs) guides Central Government budgeting (also refer to Appendix 3), as well as RC and LA financial planning in the urban land and housing sector. Appendix 4 explains and visualises the adequate housing subsidy process in relation to PISU, SIGD and Rural Housing support.

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

8.6.1. Priority target groups

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

- a. **Ultra-low income: ca. 62% of households with monthly income up to N\$ 5,000 - Priority Target Group A**
- b. **Low income: ca. 25% of households with monthly income of N\$ 5,000-10,000 - Priority Target Group B**
- c. Middle income: ca. 10% of households with monthly income of N\$ 10,000-20,000
- d. High income: ca. 2% of households with monthly income of N\$ 20,000-40,000
- e. Ultra-high income: ca. 1% of households with 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 in rural areas, provides the basis for prioritising public expenditure and resource allocation through this policy. Indicators such as household size, gender of head of household and access to social amenities provide additional criteria for prioritisation.

NOTE: Income brackets are subject to regular adjustments by AHSC during policy implementation based on the latest available income statistics and with regards to inflation

8.6.2. Subsidy types

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

- a. **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.
- b. **Building materials support** for rural households who have long-term lease agreements.
- c. **Infrastructure grants for RCs and LAs** for bulk service infrastructure to enable basic servicing (incl. individual water and pre-paid electricity meters) and social amenities, conditional on and in proportion to the number of households who obtained tenure security.
- d. **Compensation grants for RCs and LAs** to enable payment of compensation for communal land rights holders (where applicable, subject to the review of the Compensation Policy).
- e. **Subsidized interest rate housing loans** for households to construct and improve housing units through DBTP and Community-led housing mechanisms.
- f. **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 LA Act. This will enable households to afford services without these being compromised, while ensuring adequate revenue flows and the development of a sustainable rates base.
- g. **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 underutilized municipal land for *social rental housing* and/or private residential densification, conditional on LAs proving rental affordability of such projects.
- h. **Special needs housing grants** for RCs and LAs to fund special needs housing projects.

NOTE: The HSF provides for conditional re-allocation of subsidies and grants at local level with the approval of 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. To avoid abuse of the subsidy system, beneficiaries are registered on the centralized 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 indicates broad eligibility to subsidies by PTGs:

	Subsidy / grant type (recipient)	Ultra-Low Income (Priority Group A)	Low Income (Priority Group B)
LAND	PLANNING SUBSIDY (all eligible implementers)	YES	NO (Cost Recovery)
	BASIC SERVICES SUBSIDY (all eligible implementers)	YES	NO (Cost Recovery)
	COMPENSATION GRANT (RCs, LAs)	YES	YES
	INFRASTRUCTURE GRANT (RCs, LAs)	YES	YES
HOUSING	SUBSIDIZED INTEREST RATE LOAN (residents)	YES	YES
	RATES AND TAXES SUBSIDY (RCs, LAs)	YES	NO (Cost Recovery)

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

NOTE: Forms of title obtained with 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 SDFN, NHE recapitalisation, DBTP, Trust Fund for Regional Development and Equity Provisions (TFRDEP), Single Quarters Upgrading, and PPPs. Programmes and projects that prove not to be able to meet the desired policy outcomes will be phased out. The revised policy focus and objectives set out above require institutional restructuring within MURD to ensure maximum responsiveness thereto and sharpen mandates and responsibilities; as well as the creation of new institutional mechanisms to enhance 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 / rural housing loans; social housing (understood as housing for beneficiaries with special needs and/or indigent households); Single Quarters transformation; and informal settlement upgrading. Since its decentralisation in 1998 the programme relies on revolving funds administered by LAs and RCs and the overarching TFRDEP. Since its inception the programme has achieved the widest-ranging impact of all post-independence government-led housing programmes. Nevertheless, its success has been uneven, largely due to lack of required infrastructure, financial support and administrative capacity to administer the programme effectively at the local level. For the DBTP to become more financially sustainable, scaled up, and decentralised more effectively, its administrative capacity at central and local

government levels needs to be improved, amongst others through annual auditing, to enhance beneficiary payment capacity and overall sound governance principles. The DBTP is envisioned to become the strategic vehicle in the policy for the disbursement of subsidized interest rate or “soft” loans for housing construction and improvements as part of the HSF. The three latter components are removed from DBTP and covered under different provision mechanisms outlined in this document. The DBTP income and housing loan brackets are to be formally and regularly adjusted by the Line Ministry 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 receives direct Government funding since 2000, in addition to members’ savings (N\$39,000,000 saved by 956 savings groups comprising of 29 718 members), private sector contributions, and other partners’ support. With support of the Namibia Housing Action Group (NHAG) and in collaboration with LAs, SDFN has built over 10,000 houses since 2000 with a current average cost per house of N\$ 40,000 and upgraded 4,525 plots with a current average cost N\$ 12,000 per unit. To continue support for community-led processes to reach an even broader scale, direct transfers to Community-led housing funding mechanisms with proven implementation track record are maintained (based on Service Level Agreements) and increased in proportion to proven need and reach of PTGs. In partnership with RCs and LAs CBO funding mechanisms may access relevant subsidies through the HSF.

8.7.3. National Housing Enterprise

NHE has the potential to increase its delivery to the PTGs if additional resources are made available. However, the NHE Act, 1993 is due for review and the institution needs to be reformed to contribute effectively to the objectives of the policy.

The number of employees in the public sector alone stands at approximately 128,856⁴⁵, of which a large segment cannot access housing due to lack of housing supply in this market segment. The NHE’s dual function of a financial institution and housing developer needs to be re-aligned specifically towards persons in the socioeconomic 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, NHE may build on RC, LA, and central government-owned land, which allows to unlock land resources for *social rental housing* provision, without alienating public property. This allows for 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 NHE where a proven need for the relevant target groups exists.

8.7.4. Government employees rental housing

Government engages in housing delivery through a variety of mechanisms: OPM (e.g. housing for relocation and resettlement of San communities, administration of HOSSM), MFPE, Ministry of Health and Social Services (MHSS) (e.g. housing units for independent low-income

elderly people), MET (e.g. houses for staff in the various state-supported tourism destinations), MAWLR (e.g. housing at Okongo Strategic Food Reserve, engaging in water and sanitation provision projects), Ministry of Justice (e.g. staff housing), MWT (e.g. administration and maintenance of government rental housing), Department of Veteran Affairs (e.g. construction of veterans' houses), as well as the various smaller housing-related activities of MURD. These various housing-related budget allocations are reviewed in terms of their target demographics and brought in line with this policy. 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 OMAs and budgeted for under the respective line ministries according to proven need.

8.7.5. Social rental housing

High residential mobility in Namibia creates 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 PP Act of 2015, conditional on proving affordability for the PTGs. Social housing will lead the way in the transformation that the policy aims to achieve, namely urban intensification, promoting mixed-use urban in-fill developments, enable a mix of incomes, ages and uses, as well as promoting walkable public spaces and integrated transport options. Financial institutions such as 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 2nd NLC resolutions on urban land, provides the asset base for a social rental sector. Real and perceived tenure insecurity is mitigated through the impending Rent Control Bill that includes provisions to protect tenants against 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 accommodated in SIGD or PISU programmes under the respective RC with technical support by RTTs. Housing provision mechanisms for rural areas, growth points and settlements include DBTP and 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 relevant RC. The Home Owner's Scheme for [Government] Staff Members is revised to apply also to 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.

8.7.7. Special needs housing

In the spirit of leaving no one behind, the policy recognises that there are groups that fall outside the categories outlined thus far. These 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, old age homes, orphanages, 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 OMAs 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, MAWLR, and MWT are fundamental to the coordinated implementation of policy activities. Capacity assessments will inform the establishment of a Coordination, Management and Support Unit (CMSU, refer to Section 9 below) under MURD to boost implementation immediately, while strengthening existing institutional structures and governance. The assessments will further inform strategic recruitment of technical staff and necessary capacity building programmes at relevant levels.

To respond with urgency in the context of OMAs and non-state implementers with technical capacity limitations, and in line with the URPA objective of the decentralisation of planning functions to Authorised Planning Authorities (APAs), multi-disciplinary Regional Technical Teams (RTTs), including town planners, land surveyors, land administrators, civil engineers, architects, economists, and social workers, amongst others, are established at and coordinated by RCs. The RTTs are funded directly by MURD and may be composed of seconded technical staff of OMAs, practicing and retired professionals, professionals-in-training, and work-integrated learning students. They are deployed in the respective regions based on local needs to support SIGD and PISU.

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

The general economic context limits government's position to provide the necessary funding to enable adequate housing at the required scale. Hence, the private sector and international development partners play an increasingly important role in housing provision. Regular sectoral dialogues between relevant OMAs and stakeholders in relevant sectors are facilitated by CMSU 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 households⁴⁶. However, mortgage loans are largely accessible to upper-income households, while access to mortgages for middle- and

low-income groups is very limited⁴⁷. 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 finance⁴⁸. 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 become 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 to identify, mobilize, procure, plan, and develop 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.

8.9.3.1. PPPs for 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 (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 are effective where the objectives of service delivery for the public sector are aligned with 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 through PPPs for the purpose of land and housing delivery and the review of impactful cases (incl. of Joint Ventures under 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. PPPs are furthermore not subject to the Public Procurement Act of 2015. Experiences from other countries show that the land delivery processes can be significantly streamlined through the adoption of digital systems.

8.9.3.2. *Inclusionary housing requirements and incentives*

To include policy target groups 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, inclusionary housing requirements apply. These entail the allocation of a specified percentage of the envisaged housing units to target groups that fall within the policy priority group designation below the envisaged target group. In return, and 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.

8.9.4. 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 Planning Board in this regard, to facilitate “more efficient land use” as called for in HPP II⁴⁹. LAs are required to declare urban densification zones to 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.

8.9.5. Employees’ housing

Various economic sectors, including mining operations, tourism entities and commercial farms, often accommodate 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 to 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 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. Various established practices, such as the existing 300m² minimum erf size for single residential erven and some urban planning and engineering standards limit informal settlement upgrading processes⁵⁰, and create the risk of residents' relocation⁵¹. Pilot projects for alternative planning and urban design have also been frustrated due to inflexible municipal regulations that frustrate innovation⁵².

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 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 respond to incremental development. Existing standards, such as road widths, and service infrastructure in block erven, may be relaxed with community consent in consultation with the LA and supported by relevant technical expertise during the process of developing upgrading plans. The minimum erf size limitation is repealed to enable more efficient use of land, financial resources and increased sustainability. However, 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 compliance standards in the interim, realistic grace periods for obtaining compliance (for example for the replacement of informal structures) must be granted.

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 and [...] to implement solar thermal solutions for these projects”⁵³. 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. Affected populations are involved in housing innovation to ensure social acceptance.

8.12.1. Habitat Research and Development Centre

The Habitat Research and Development Centre (HRDC) currently attached to MURD is in the process of revisiting its mandate comprehensively and moving towards becoming an independent research institute. Its vision is to be the national centre of excellence in research and promotion of local building materials and coordination of innovative solutions to accelerate affordable developments to enhance social progression in housing and habitation in Namibia.

Its strategic objectives include to serve 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. The 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 following key partners are listed below:

9.1.1. Key state implementers

9.1.1.1. Adequate Housing Steering Committee

The Adequate Housing Steering Committee (AHSC) (refer to TORs in Appendix 6) comprises of the Executive Directors of MURD, MFPE, NPC, MWT and MAWLR; senior staff of NHE and NSA staff responsible for NHIS; senior representatives of ALAN, NALAO and SDFN; as well as up to three (3) housing sector specialists from academia or the private sector, nominated by the Minister of MURD. The AHSC may co-opt additional representation of relevant parastatals, CBOs, the private sector, and academia as need arises to provide strategic guidance. The Adequate Housing Steering Committee (AHSC) replaces the Housing Advisory Committee established under the Housing Development Act. The AHSC reviews NHP progress reports for submission to the Minister of MURD for tabling at the Joint Cabinet Committees on Treasury and Trade and Economic Development (CCT / CCTED). The Joint CCT / CCTED submits bi-annual reports to Cabinet for consideration and further guidance.

9.1.1.2. Coordination, Management and Support Unit

International experience shows that a scaling up of land and housing delivery as envisioned in the policy requires a dedicated, highly competent and accountable governance structure. A Coordination, Management and Support Unit (CMSU) (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 the Housing Policy Coordinator (refer to TORs in Appendix 6), who reports directly to the Executive Director: MURD. The implementation of the HSF further requires transparent and accountable financial administration. A senior Financial Administrator (refer to TORs in Appendix 6) is appointed to strengthen current administrative structures and capacities within MURD, and reports to the Policy Coordinator. Furthermore, the unit may include technical expertise from the public, private, and academic sectors. The CMSU hosts the secretariat of the AHSC and engages in regular sectoral dialogues with relevant stakeholders.

9.1.1.3. 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.

9.1.1.4. OMA

A number of OMAs have direct mandate to create housing opportunities and provision, which need to be aligned with the policy and capacitated for improved delivery. These include:

- Ministry of Agriculture, Water and Land Reform (MAWLR) for the implementation of the FLT system;
- Ministry of Works and Transport (MWT) for planning and procurement of social amenities;
- Office of the Prime Minister (OPM) for the administration of HOSSM;
- Ministry of Environment and Tourism (MET) to ensure rural and urban sustainability and biodiversity;
- Ministry of Mines and Energy (MME) for support for renewable energy sources;
- Ministry of Higher Education, Technology and Innovation (MHETI) for support for housing research & development;
- Namibia Statistics Agency (NSA) under National Planning Commission (NPC) for the administration of NHIS;
- Namibian Standards Institution (NSI) under Ministry of Industrialization and Trade (MIT) for the development of National Building Regulations, as well as certification of local building materials;
- Parastatals such as NAMPOWER, NAMWATER, Telecom, etc. providing bulk services and
- All other OMAs that provide housing for their staff, particularly in rural areas.

9.1.1.5. Regional Councils

Regionals Councils are responsible to determine *housing needs* of and create *housing opportunities* within *settlements* and *growth points* in 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 decentralization objectives, Regional Structure Plans and the National Spatial Development Plan. RCs 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. RCs may form partnerships with non-state implementors, including PPPs guided by the PPP Guidelines for land and housing delivery. RCs are eligible for subsidies and grants under the HSF to enable pro-active financial planning and budgeting.

9.1.1.6. Local Authorities

Local Authorities, including village councils, town councils and municipalities, are responsible to determine *housing needs* and for creating *housing opportunities* within their jurisdiction primarily through land servicing initiatives such as PISU and SIGD. LAs are guided by HAPs, Structure Plans and the National Spatial Development Plan. LAs may receive support from the RTTs and may form partnerships with non-state implementors. LAs are eligible for subsidies

and grants under the HSF to facilitate 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 implementors, including PPPs guided by the PPP Guidelines for land and Housing Delivery.

9.1.1.7. Traditional Authorities

Traditional Authorities (TAs) administer communal land rights together with the Communal Land Boards of the MAWLR through 99-year leaseholds. These provide the basis for rural homebuilders 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.

9.1.1.8. National Housing Enterprise

The National Housing Enterprise (NHE) is governed by the National Housing Enterprise Act of 1993, amended in 2000 and is further subject to the State-owned Enterprises Act of 2006. 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. NHE may develop housing through its own resources or in partnership with non-state implementors, including PPPs guided by the PPP Guidelines for land and Housing Delivery. NHE 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 of 2015 where it can prove beneficiaries are from the PTGs. NHE may access the HSF where it can prove delivery is for the PTGs.

9.1.2. Key non-state implementers

9.1.2.1. Residents

Residents, who are the beneficiaries are at the core of the policy. They are actively involved in the planning, implementation and evaluation of housing initiatives under the policy, particularly in PISU and SIGD. Residents’ contributions to realising housing opportunities are acknowledged. These include savings, sweat equity, and lease / rental fees paid to LAs where residents have lived in informal settlements with formal leases.

9.1.2.2. 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 critical evaluation of lessons learnt from practice.

9.1.2.3. *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.

9.1.2.4. *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.

9.1.2.5. *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.

9.1.2.6. *Professional sector*

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*.

9.1.2.7. *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.

9.1.2.8. *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*, incl. alternative building materials. Vocational training institutions are integrated into PISU and SIGD processes to increase local technical capacity.

9.1.3. International Development Partners

International partners such as UN-Habitat, UNDP, UNICEF, and bilateral Technical and Financial Cooperation Agencies such as GIZ or AFD have renewed their long-standing relationships with central government and increased focus on urban development and housing 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

In line with the suggested incorporation of access to adequate housing in Article 95 of the Constitution (refer to 8.5.1.) and to achieve a coherent urban development policy framework for accelerated delivery of housing opportunities requires the alignment of forthcoming and/or revisions of laws, policies, strategies and plans with the NHP, as outlined in the table below.

ACTS OF PARLIAMENT	
<i>Item and purpose</i>	<i>Required law reform and/or policy review and/or adjustment</i>
National Housing Development Act, 2000 (Act 28 of 2000) , 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 Urban and Regional Planning Act of 2018 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.	Amendment 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: 1. listing, identifying and mapping informal settlements 2. participatory development of Housing Action Plans, and 3. participatory development of neighbourhood community planning processes. All zoning schemes to include mixed-use zones as provided for in this policy.
Flexible Land Tenure Act, 2012 (Act No. 4 of 2012) , 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
Local Authorities Act, 1992 (Act No. 23 of 1992) as amended , 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 reforms. 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 decentralization 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
Regional Councils Act, 1992 (Act No. 22 of 1992 as amended) , 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
Decentralisation Enabling Act, 2000 (Act No. 33 of 2000) , 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
Land Survey Act, 1993 (Act No. 33 of 1993) , regulates the survey of land.	None
National Housing Enterprise Act, 1993 (Act No. 5 of 1993) , 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 (e.g. PTGs) as well as ongoing public enterprise reform

ACTS OF PARLIAMENT	
<i>Item and purpose</i>	<i>Required law reform and/or policy review and/or adjustment</i>
Public Procurement Act, 2015 (Act No. 15 of 2015) regulates 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
Public Private Partnership Act, 2017 (Act No. 4 of 2017) 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
Sectional Titles Act, 2009 (Act No. 2 of 2009) 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 passes 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.
Squatters Proclamation AG, 1985 (PRO No. 21 of 1985) regulates occupation of land and erection of structures without approval	Proclamation to be revised in line with the right to adequate housing
Rents Ordinance 13 of 1977 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 lead to the exploitation of tenants.
Trust Fund for Regional Development and Equity Provisions Act of 2000 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
Deeds Registries Act, 1937 (Act No. 47 of 1937) regulates the registration of deeds.	To be reviewed in order to put control measurements on the system that allows an individual who have 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 name or company as means for deed registration regulations.

POLICIES, PROGRAMMES AND DOCUMENTS	
National Land Policy of 1998	Section on Urban Land has relevance for housing but requires review or integration with Urban Land Reform Policy
Urban Land Reform Policy (in development)	Under development through MURD and to be aligned with this policy and the right to adequate housing
Compensation Policy (under review)	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
National Spatial Development Framework	Provided for in the Urban and Regional Planning Act to be aligned with the right to adequate housing
Town Planning Standards and Urban Design Guidelines 2013	To be comprehensively reviewed in line with the right to adequate housing through broad stakeholder consultation
National Informal Settlement Upgrading Strategy	Under development by MURD with support by UN HABITAT, to be aligned to this policy and the right to adequate housing
National Building Regulations	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

9.3. Resource mobilisation

9.3.1. 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.

9.3.2. 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 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 CMSU, based on the detailed IAP in Appendix 7. A detailed Monitoring and Implementation Framework guiding CMSU will be developed in parallel with the governance structure of the CMSU. Reporting by the CMSU to the AHSC includes the key aspects listed below:

9.5.1. Land and housing reporting

As custodian of this policy the AHSC 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 AHSC reports quarterly to the Minister MURD and through him to the Joint CCT / CCTED. The periodic reports will clearly indicate achievement of targets established in the IAP as regularly revised. The schedule for

reporting is aligned to provide adequate time for revision of targets and budgets (see below) in preparation for annual government budget negotiations.

9.5.2. 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 will be organized. It is complemented by a construction industry trade fair to allow for exposure to the private sector experiences and innovations and networking. Co-learning informs the annual revision of targets and budgets (see below).

9.5.3. 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.

9.6. Communications Strategy

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. DBTP 'habitat 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 effected: radio talk 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.

10. 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

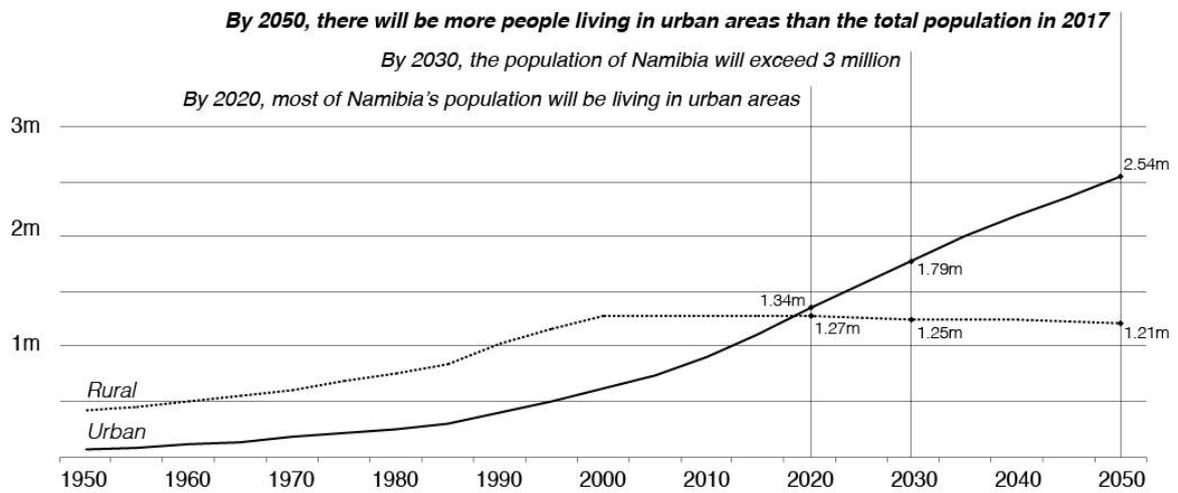
While access to adequate housing remains severely limited for the vast majority of residents in Namibia because of a range of interrelated reasons, local partnerships and innovations in land and housing delivery have proven effective and provide lessons for scaling up similar efforts nationwide.

The overarching policy goal is to enable broad access to *housing opportunities* to progressively improve living and socio-economic conditions for urban and rural residents. This is 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 leads to socio-economic empowerment impact for the majority of the population and thereby creates opportunities for sustainable and inclusive economic growth.

The creation of housing opportunities is further 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 OMAs, the private sector, civil society organizations, academia, and resident communities. At central government level a well-capacitated 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 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% 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	LAND ACQUISITION FEE	Un-serviced and un-planned land	10 per m ²
	PLANNING SUBSIDY (per 150m ² plot)	Layout planning, surveying (paraprofessionals), basic services (incl. erf pegs, water, pit latrines, scraped roads, <u>but</u> excl. tenure and development rights)	5,000
	BASIC SERVICING (per 150m ² plot)	Community-driven servicing / upgrading (if bulk services available)	10,000
	INFRASTRUCTURE GRANT (per 150m ² plot), i.e. "full servicing"	(incl. bulk services)	45,000
HOUSING	Core House of 35m ²	(incl. bathroom and kitchen, materials only)	40,000
	Credit-linked house	Cost recovery / PPP	350,000
	Rates and Taxes Subsidy	Annual average amount to subsidize Rates and Taxes not to be above 5% of beneficiaries' income for a maximum 5 years per beneficiary.	3,600

NOTE: At this stage of a precise costing of the implementation is difficult to obtain as it is necessarily based on a number of assumptions, 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

12.4.1. 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.

12.4.2. 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.

12.4.3. 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.

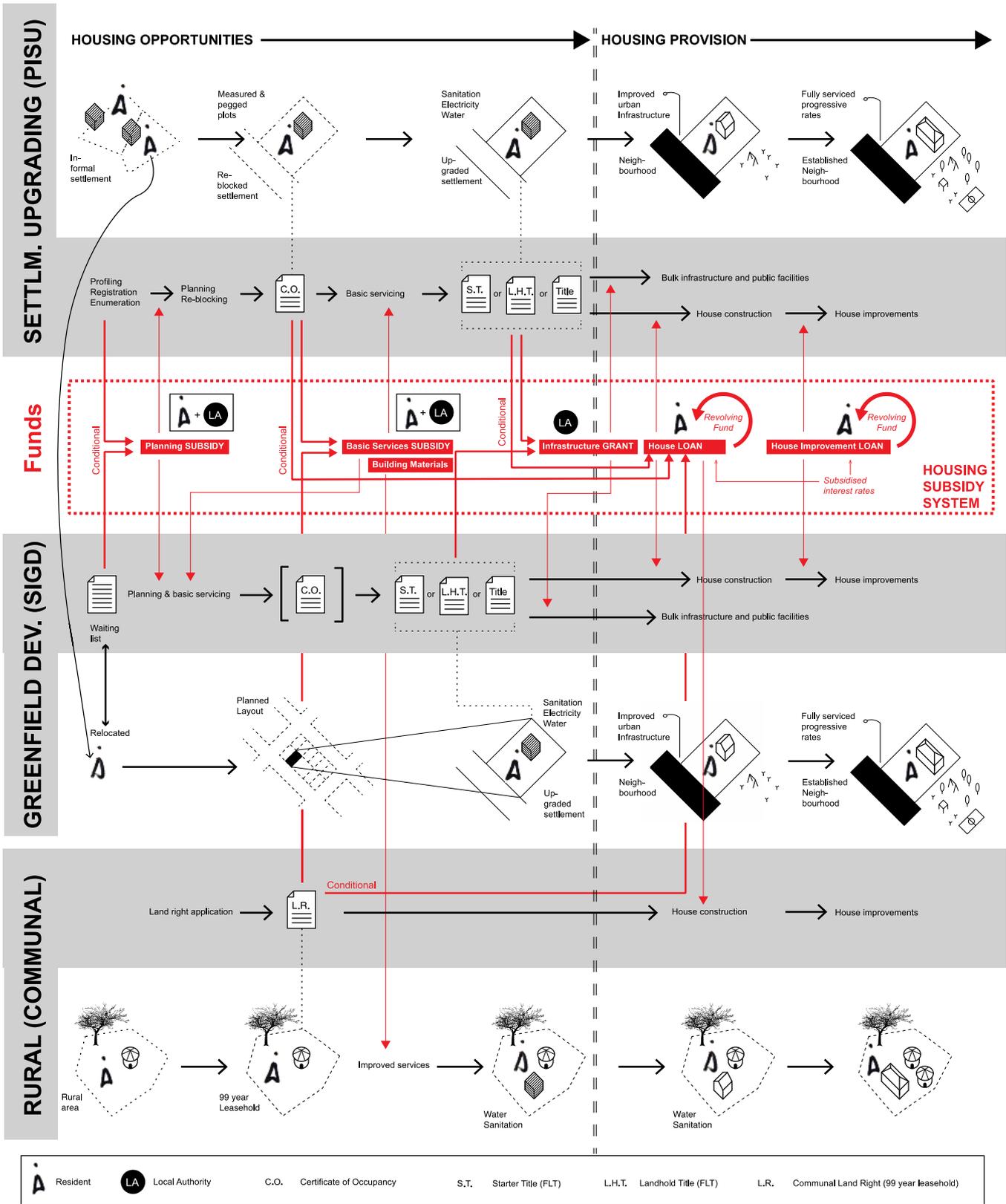
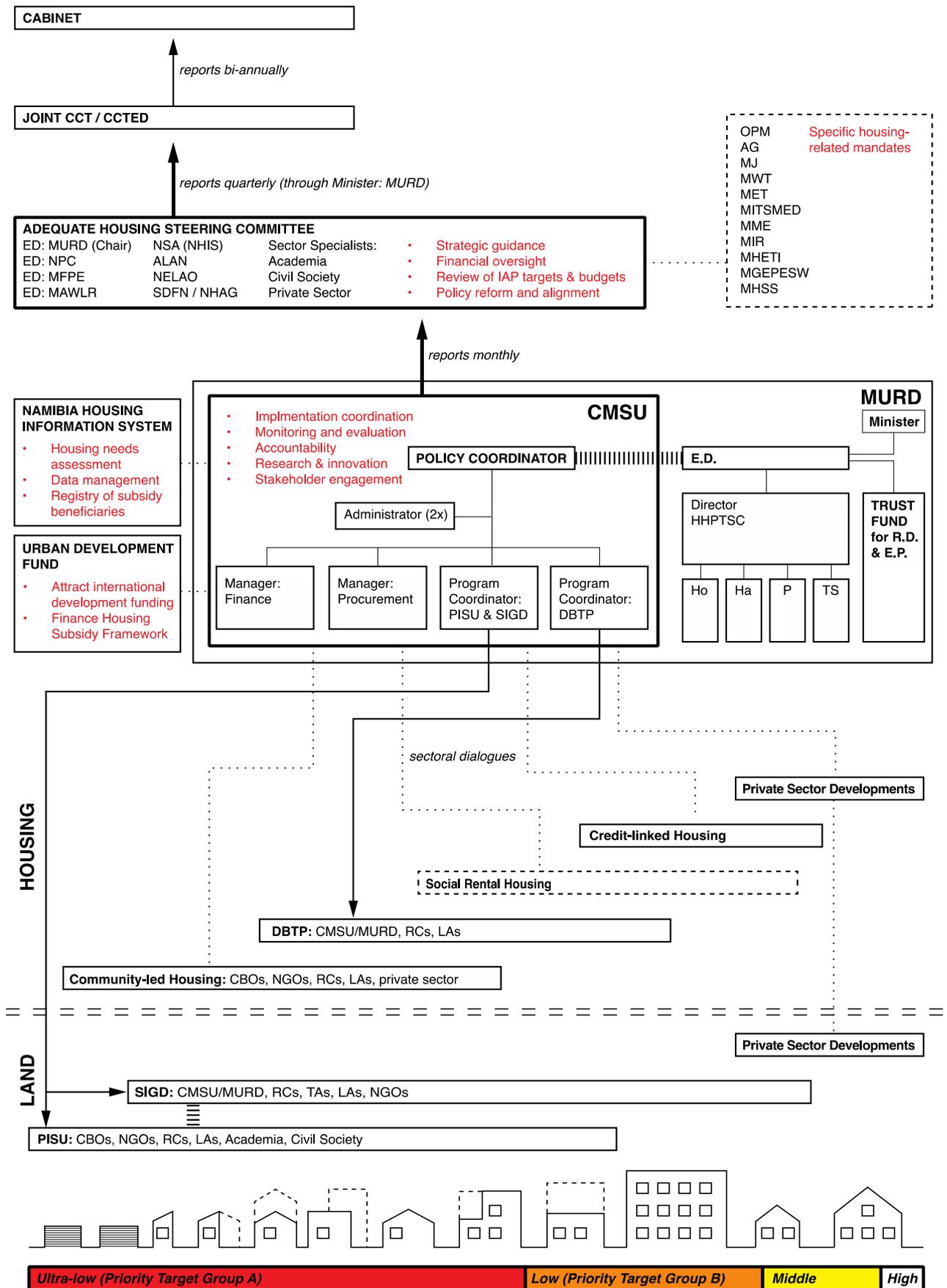


Figure 1: the incremental housing subsidy process in relation to Participatory Informal Settlement Upgrading, Sustainable Incremental Greenfield Development and Rural Housing Support

12.5. Appendix 5: Stakeholders Map



12.6. Appendix 6: Terms of Reference for Policy administration

1. ADEQUATE HOUSING STEERING COMMITTEE

Core members (appointed for policy duration 2024-2028):

- 1x Executive Director MURD
- 1x Executive Director MFPE
- 1x Executive Director NPC
- 1x Executive Director MAWLR
- 1x Senior staff of NHE
- 1x staff NSA staff responsible for NHIS
- 1x Senior Representative of ALAN
- 1x Senior Representative of NALAO
- 2x Senior Representative of SDFN/NHAG
- 3x Senior housing sector specialists appointed by Minister: MURD
- Ex officio: Housing Policy Coordinator (see below)

Secretariat: provided by CMSU (see below)

Key responsibilities:

- Monitoring and evaluation of comprehensive policy implementation based on IAP targets, quarterly reporting to the Minister MURD and CCT / CCTED
- Strategic direction for CMSU and relevant implementers based on policy guiding principles and objectives;
- Ensuring the priority target groups are adequately and proportionally considered during implementation;
- Annual review of IAP targets and budgets for annual Government budget reviews;
- Regular revision of target group income brackets based on improved household income data and inflation;
- Overseeing required legal reform and 5-yearly policy review; and
- Ensuring policy alignment with related policies and plans undergoing review and or development, particularly the Urban Land Reform Policy and the National Spatial Development Framework.

2. COORDINATION, MANAGEMENT AND SUPPORT UNIT

Pre-establishment phase:

Upon Cabinet approval of policy, a highly qualified team of one built environment, one project management, and one finance professional are to be appointed by AHSC for 3 months to prepare the establishment of CMSU in consultation with ED: MURD, for approval by the AHSC. The tasks include:

- Analysis of existing coordination, management and financial capacity within the Department of Human Settlement Development;
- Detailed development CMSU governance, staffing structure and Monitoring and Evaluation Framework;
- Drafting of job descriptions and adverts;
- Driving the recruitment process with the assistance of a recruitment agency;
- Membership of interview panel, advising ED: MURD on recruitment for key CMSU positions.

Establishment phase:

CMSU is to be established under the MURD Department of Human Settlement Development, to be renamed “Housing and Human Settlement Development”, to increase and strengthen existing coordination, management, and financial capacity in the Department concomitant to the envisioned scaling up of operations and budgets annually to ca. 10 times the current annual MURD development budget by the end of the policy period. CMSU will recruit seasoned professionals with various skill sets, including the following (as per the [IAP assumptions and budget estimates](#)):

Key tasks:

- Overall coordination of policy implementation, financial and quality control for reporting to AHSC;
- Ensuring accountability, oversight and communication standards are established and transferred to the various Government O/M/As and Implementers;
- Oversight of equitable land and housing allocation to various sectors as per set targets;
- Hosting of regular sectoral dialogue platforms for continued stakeholder engagement;
- Various tasks as identified in IAP.

Staff structure and required qualifications

1x Policy Coordinator (see detailed TORs below)	Professional / registered Town Planner, Quantity Surveyor, Architect, Project Manager, Engineer, Business Administrator or equivalent
1x Finance Administrator (see detailed TORs below)	Professional / registered Accountant or equivalent
1x Procurement Officer (see detailed TORs below)	1 Professional / registered Quantity Surveyor, Project Manager or equivalent
1x Program Coordinator:	Qualified Town Planner, Architect, Project Manager, or

PISU & SIGD	equivalent
1x Program Coordinator: DBTP	Qualified Town Planner, Quantity Surveyor, Architect, Project Manager, or equivalent
2x Administrators (also acting as AHSC secretariat)	Qualification in Business Management or equivalent

3. NATIONAL HOUSING POLICY COORDINATOR

- Appointed in the vacant position of Deputy Executive Director: Human Settlement Development, reporting and accountable to the Executive Director: MURD and AHSC
- Ex officio member of AHSC;
- Oversight of the Directorate of Housing, Habitat, Urban and Regional Planning and Technical Services and the Directorate of Rural Development Coordination;
- Head of the CMSU, ensuring its alignment and ultimate integration into existing structures at MURD;
- Accountable for comprehensive implementation of IAP;
- Chief liaison with all relevant Implementers.

4. FINANCE ADMINISTRATOR

- Reports to Policy Coordinator;
- Administers the Housing Subsidy System;
- Develops Housing Subsidy Framework in consultation with AHSC and relevant stakeholders;
- Liaison with Urban Development Fund;

5. PROCUREMENT OFFICER

- Reports to Policy Coordinator;
- Ensures adherence to the Public Procurement Act at all levels;
- Develops and/or enhances procurements systems for increased efficiency and timeliness at all levels;
- Ensures training of procurements staff across all relevant Implementers.

12.7. Appendix 7: Detailed Implementation Action Plan

**Refer to separate EXEL sheet*

13. NOTES

- 1 UN-Habitat. (2011). Housing the poor in African cities. Housing Finance: Ways to help the poor pay for housing (Vol. 5). Nairobi: United Nations Human Settlements Programme.
- 2 Namibia Statistics Agency (2011). 2011 Population and Housing Census Main Report. NSA.
- 3 UN. (2015). World Urbanization Prospects: the 2014 Revision. New York: United Nations Department of Economic and Social Affairs.
- 4 Namibia Statistics Agency (2015). Namibia 2011 Census. Migration Report. Windhoek: NSA. p.iii
- 5 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). Shackdwellers Federation of Namibia & Namibia Housing Action Group. Retrieved from http://www.sdinet.org/media/upload/countries/documents/NAMclip_.pdf
- 6 WHO and UNICEF (2015). Progress of Sanitation and Drinking Water: 2015 Update and MDG Assessment. Geneva, UNICEF and World Health Organization
- 7 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.
- 8 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
- 9 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
- 10 It is estimated that informal activities account for 93% of new jobs and 61% of urban employment in Africa. UN-Habitat. (2010). The state of the world's cities 2010/2011 - Cities for All: Bridging the Urban Divide. UN-Habitat.
- 11 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
- 12 World Bank. (2017). GINI Index (World Bank estimate). World Bank. Retrieved from <http://data.worldbank.org/indicator/SI.POV.GINI>
- 13 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.
- 14 NSA (2018) 2018 Namibia Labour Force Survey report. Namibia Statistics Agency.
- 15 Delgado, G., & Lühl, P. (2016). The case for adequate housing for teachers in Windhoek (Working Paper No. 5). Windhoek: Integrated Land Management Institute.
- 16 NSA. (2015). The Namibia Labour Force Survey 2014 Report. Windhoek: Namibian Statistics Agency.
- 17 FNB Namibia. (2021). FNB Residential Property Report - Third Quarter 2021. Windhoek: FNB Namibia. Retrieved from: <https://www.fbnamibia.com.na/downloads/namibia/housingIndex/2021/HousingIndexSeptember2021.pdf>
- 18 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.
- 19 Government expenditure on housing and community amenities: http://ec.europa.eu/eurostat/statistics-explained/index.php/Government_expenditure_on_housing_and_community_amenities
- 20 The figure is for 2015. See OECD. (2017). OECD Stat. Social Expenditure - Aggregated data. Retrieved June 21, 2017, from <https://stats.oecd.org/>
- 21 Tomlinson, M. (2015). South Africa's Housing Conundrum. @Liberty, a Policy Bulletin by the South African Institute for Race Relations, 4(20), 1-14.
- 22 Examples of these are land serviced under MULSP and the support that was channelled to Windhoek, Walvis Bay and Oshakati first pilots.
- 23 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
- 24 Local Authorities Act of 1992, Part XII Housing Schemes.
- 25 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”.

26 Ellinger, I. (2015). Adequate housing and evictions. A brief overview of Namibian and South African (case) law in the context of informal settlements. GIZ / Legal Assistance Centre. <http://www.lac.org.na/projects/lead/Pdf/housing.pdf>

27 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.

28 Harris, B. (2016). Participatory land delivery processes in Gobabis: the case of Freedom Square (ILMI Document No. 2/2016). Windhoek: Integrated Land Management Institute.

29 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.

30 OHCHR. (n.d.). Right to Adequate Housing (Fact Sheet No. 21). Geneva: Office of the High Commissioner on Human Rights and UN-Habitat.

31 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

32 UN. (n.d.). Sustainable Development Goals. Retrieved April 1, 2016, from <https://sustainabledevelopment.un.org/sdgs>

33 UN. (2017, January 25). New Urban Agenda. United Nations.

34 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 18 AU. (2015, April). Agenda 2063. The Africa We Want. African Union Commission. p. 3

35 Government of the Republic of Namibia. (2004). Namibia Vision 2030. Office of the President. p. 50

36 Government of the Republic of Namibia. (2004). Namibia Vision 2030. Office of the President. p. 37

37 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.

38 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

39 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

40 Republic of Namibia. (2021). Harambee Prosperity Plan II 2021-2025. Republic of Namibia. p. 46

41 Payne, G., Durand-Lasserve, A., & Rakodi, C. (2009). The limits of land titling and home ownership. *Environment and Urbanization*, 21(2), 443–462.

42 OECD. 2017. “The role of Ombudsman Institutions in Open Government.” OECD Working Paper on Public Governance No. 29, OECD: Paris, Abstract.

43 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>

44 According to the NLFS, about 1 in 4 of those currently considered to be employed is working for government or a parastatal institution.

45 World Bank. (2022). Creating Markets in Namibia: Country Private Sector Diagnostic Report. World Bank. p. 50

46 World Bank. (2022). Creating Markets in Namibia: Country Private Sector Diagnostic Report. World Bank. p. 50

47 World Bank. (2022). Creating Markets in Namibia: Country Private Sector Diagnostic Report. World Bank. p. 53

48 Republic of Namibia. (2021). Harambee Prosperity Plan II 2021-2025. Republic of Namibia. p. 46

49 Greenwell Matongo C example

50 Taking as an example Windhoek’s informal settlements’ average density per unit, which is 150m² per dwelling, if one were to apply the minimum 300m² rule there, about 1/3 of the inhabitants living there would have to be resettled. Lewis, J. (2016). Law reform for improved delivery of land to the urban poor.

51 The new Extension 4 in Goreangab, Windhoek, was set to be serviced under MULSP, and was conceived through alternative planning with increased densities and mixed use developments. It was however discarded and eventually replaced with a layout of a conservative nature in views of road restrictions and delays. WCE & Bob Mould Architects. (2016). Planning Application for Goreangab Extension 4 (No. 1414-A3-1). Windhoek: Windhoek Consulting Engineers, Bob Mould Architects.

52 Government of the Republic of Namibia. (2017). National Renewable Energy Policy. Ministry of Mines and Energy. p. 45