

Youth and Urban Land/Housing in Namibia

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Abbreviations

ALAN	Association of Local Authorities in Namibia
BTP	Build Together Project
CBOs	Community-Based Organisations
CoW	City of Windhoek
CPF	Central Provident Fund
DBTP	Decentralised Build Together Programme
EDB	Economic Development Board
FLTS	Flexible Land Tenure System
HDP	Housing Development Board
IMF	International Monetary Fund
MANWU	Metal and Allied Namibian Workers Union
MHP	Mass Housing Programme
MLR	Ministry of Lands and Resettlement
MRLGHRD	Ministry of Regional and Local Government, Housing and Rural Development
NACHU	National Cooperative Housing Union
NGO	Non-Governmental Organisations
NHAG	Namibia Housing Action Group
NHE	National Housing Enterprise
NHP	National Housing Policy
NPC	National Planning Commission
NYC	National Youth Council
OECD	Organisation for Economic Cooperation and Development
RDP	Reconstruction and Development Programme
SDFN	Shack Dwellers Federation of Namibia
SMEs	Small and Medium Size Enterprises
TIPEEG	Targeted Intervention Programme of Employment and Economic Growth
UN	United Nations

1. Introduction to urban land and housing in Namibia

Historically, apartheid-colonialism has denied black Namibians access to land, either through direct land dispossession in rural areas or through the severe limitation imposed by influx control in urban areas. Colonial land policies were an integral part of the apartheid system and caused disruptions to land distribution and use. The colonial urban policy created towns for exclusive white residential recreational and business purposes with investments focusing merely on these areas. Only the white minority were allowed to register rights over land in the Deeds Registry while black Namibians were denied access to urban land ownership and were only allowed to enter towns as contract labourers. Thus large scale black urbanisation was discouraged and legally prevented. Inferior townships with basic services were created for blacks who were “excluded from using their land as collateral for economic development and for upgrading their dwellings. Informal settlements were regulated and the expansion of black townships was prohibited, which led to overcrowding in urban black townships or so-called ‘squatting’” (Matthaei and Mandimika 2014: 8).

Although these practices ceased with the achievement of Independence in 1990, the question of access to land in both urban and rural areas has remains a contested one. Land reform was expected to provide redress for past injustice and to promote development by restoring land rights to those dispossessed during the apartheid era. Redistribution of land was meant to address historical injustice as part of a wide process of nation-building and the land reform process was envisaged to transform existing political and economic relations of the disadvantaged majority. Thus the land reform process broadly aimed to:

- bring about equity and access to land
- promote sustainable economic growth
- lower income inequalities
- reduce poverty (Matthaei and Mandimika 2014)

The Ministry of Lands and Resettlement (MLR) was mandated to plan, implement and oversee the land reform process. In 1991, following broad consultations, the government convened the National Conference on Land Reform and the Land Question. The conference adopted 24 resolutions which formed the basis for all current land-related policy and legislation. Land reform is guided by the following legal framework:

- The Constitution of the Republic of Namibia
- Agricultural [Commercial] Land Reform Act, 1995
- National Land Policy, 1998
- National Resettlement Policy, 2001
- Communal Land Reform Act, 2002 (*ibid*)

The need for urban land was also expressed by a civil society conference in 1994. This “People’s Conference on Land” resolved that “there must be secure access to urban plots for all, women and low income households, with different possibilities of ownership and long-term occupancy” (quoted in Matthaei and Mandimika 2014: 13).

Although the National Land Policy of 1998 has a section on urban land which acknowledges the problems resulting from rural-urban migration and informal settlements, the primary focus of Namibia’s land reform process was on rural land and the slow process of land redistribution under the willing buyer – willing seller policy. The resettlement policy was another key instrument that focused on rural farm land while the distribution of land in urban areas received far less attention. This has changed in recent years as an increasing number of Namibians were unable to afford decent housing and thus were forced to live in shacks.

At independence, only 28 per cent of Namibians lived in urban areas but this figure rose to 33 per cent in 2001 and further to 43 per cent in 2011. Migration to urban centres is to a significant extent undertaken by young people and is driven by the search for better economic and social opportunities. The Khomas and Erongo regions are particularly affected by in-migration as over 40 per cent of these regions’ residents were born

elsewhere. Namibia's urban population grew from 603 612 in 2001 to 882 100 in 2011 which implies a growth of 46 per cent (Matthaei and Mandimika 2014). Based on the assumption that this trend continues, close to half of all Namibians are living in towns today, many under precarious housing conditions. The market-driven urban land regime has forced many people into shacks and has resulted in long waiting lists for serviced land. It has become apparent that the current practices are unable to provide land and shelter for an increasing number of urban dwellers in need of housing. Ownership of land titles and access to decent housing are beyond reach of the vast majority of youth and if the current trend is allowed to continue, many young Namibians will never be able to live in decent shelter or afford a home of their own.

Namibia's housing crisis has now reached enormous proportions. Well over 500 000 Namibians, constituting more than a quarter of the population are already living in shacks and the current average house prices in the country of around N\$ 800 000 are unaffordable for over 90% of the population. As pointed out by Payne (2001), private tenure is a concept introduced in developing countries largely with the aim of serving the interests of colonial settlers. This system ensured unrestricted and efficient use of land which can easily be exchanged. However, lower income groups are virtually excluded from private tenure due to the high costs of servicing and surveying land. "Non-formal" tenure such as squatting basically occurred because of the inability of the existing land tenure systems to provide land for the poor (Matthaei and Mandimika 2014).

This paper focuses on land and housing in urban areas by examining the economic and social implications of the current land and housing regime. A particular emphasis will be placed on the "financialisation" of housing and on the land practices in Windhoek as well as the effects of market-driven land and house allocation. Potential systems of social housing will be examined, drawing applicable lessons from international experiences.

This paper will make reference to current housing initiatives such as the mass housing programme and the experiences of the Shack Dwellers Federation of Namibia (SDFN). These initiatives will be assessed in the context of the National Housing Policy and the

National Employment Policy with the latter placing specific emphasis on the youth. Attention will also be paid to the question of servicing and allocating land by local authorities.

This paper paves the way for a “Green Paper” for the National Youth Council (NYC) to debate options to resolve the urban land and housing crisis and to make decent housing available to Namibia’s youth. The paper is meant to generate innovative thinking amongst the NYC stakeholders, including the youth and its various organisations as well as strategic decision makers. A colloquium to explore urban land and housing policy alternatives was convened by the NYC from 6-8 May 2015 in Otjiwarongo to debate the policy options. At the event, this paper was adopted as the NYC’s position paper.

Methodology

This paper was developed based on the following:

- a) A literature and newspaper review on the situation of youth and urban land in Namibia as well as youth and housing in urban areas, with reference to the affordability of housing and the economic situation facing youth.
- b) A brief literature survey of relevant international experiences.
- c) Interviews with key informants from government, state owned enterprises and NGOs.

2. Socio-economic challenges facing the youth

As housing provision is directly linked to incomes, this section briefly summarises some of the economic challenges facing Namibian youth. In terms of the composition of Namibia's population, the latest census of 2011 revealed that Namibia had a total population of 2.113 million people of whom 51.6% were female and 57.2% lived in rural areas (see table 1). Also, Namibia's population is young with 57.9% of Namibians being 24 years old or younger (see table 2).

Table 1: Total population by sex and rural/urban areas

	Number	Percent
Female	1091165	51.6
Male	1021912	48.4
Total	2113077	100.0
Urban	853203	40.4
Semi-urban	50231	2.4
Rural	1209643	57.2
Total	2113077	100.0

Source: 2011 Census

Table 2: Total population by sex and age group

Age group	Female		Male		Total	
	Number	Percent	Number	Percent	Number	Percent
0-4 years	142821	13.1	141877	13.9	284698	13.5
5-9 years	120470	11.0	118980	11.6	239450	11.3
10-14 years	123980	11.4	122014	11.9	245994	11.6
15-19 years	121451	11.1	117412	11.5	238863	11.3
20-24 years	109321	10.0	106260	10.4	215581	10.2
25-29 years	90629	8.3	86609	8.5	177238	8.4
30-34 years	75797	6.9	73293	7.2	149090	7.1
35-39 years	64031	5.9	60864	6.0	124895	5.9
40-44 years	51105	4.7	46926	4.6	98031	4.6
45-49 years	43119	4.0	37441	3.7	80560	3.8
50-54 years	34097	3.1	27404	2.7	61501	2.9
55-59 years	26368	2.4	21505	2.1	47873	2.3
60-64 years	22404	2.1	18409	1.8	40813	1.9
65+ years	65572	6.0	42918	4.2	108490	5.1
Total	1091165	100.0	1021912	100.0	2113077	100.0

Source: 2011 Census

Despite having achieved significant improvements in making education accessible, about 10% of Namibian children are still not in school, although the proportion is steadily declining since 2004. Proportionately fewer boys than girls are in school as reflected in tables 3 and 4¹.

Table 3: Children in school

Children in school, in %	2004	2008	2012	2013
Total 6-17 years	89		90	91
Male	89		89	90
Female	89		91	92
5-9	85		86	90
10-14	95		95	95
15-17	82		87	85

Source: Labour Force Surveys

Table 4: Children not in school

Children not in school, in %	2004	2008	2012	2013
Total 6-17 years	11		10	9
Male	11		11	10
Female	11		9	8
5-9	15		14	10
10-14	5		5	5
15-17	18		13	15

Source: Labour Force Surveys

¹ Unfortunately the available data in the LFS 2008 contains records only for the economically active, and thus does not allow calculation of school attendance for children. For both 2004 and 2012 the estimate excludes a very small number of children reported to be studying through distance education. For 2012 it includes a small number of children reported to be studying part-time. The 2004 questionnaire did not distinguish between full- and part-time study.

2.1 Unemployment

Unemployment affects young people most severely as shown in the tables below. Table 12 shows that the employment-to-population ration worsened significantly between 2000 and 2008 but then improved in 2012 and 2013, largely new to the new methodology used for measuring employment and unemployment. Namibia experiences a constant flow of new, young job seekers in the labour market. Less employment opportunities existed for women throughout the years and the gendered nature of unemployment is still characterising the Namibian labour market today. Also, there are less employment opportunities in rural areas compared to urban ones.

Table 5: Unemployment rates

Broad unemployment rate ² (15-64 years), in %	2000	2004	2008	2012	2013
Total	33.8	40.6	51.4	28.5	31.0
Male	28.3	33.8	43.6	23.6	26.7
Female	39.0	47.6	58.6	33.2	34.9
Urban areas	31.3		65.3	28.5	29.3
Rural areas	35.9		36.5	28.4	32.9
15-19 years	67.0	72.0	83.6	56.4	69.4
20-24 years	59.1	61.3	67.4	48.5	52.5
25-29 years	42.8	45.1	53.3	33.6	35.6
30-34 years	31.3	36.6	46.0	24.9	28.6
15-24 years	21.6	64.0	72.2	50.2	56.2
25-34 years	19.1	41.1	50.0	29.6	32.3
Strict unemployment rate ³ (15-64 years), in %	2000	2004	2008	2012	2013

² The broad definition of unemployment includes all those who are available for employment but who are without employment. .

³ The strict definition includes only those who are still actively searching for employment but not those who have given up looking for employment

Total	20.2	25.3	37.8	17.5	20.1
Male	19.0	22.4	32.8	15.2	18.1
Female	21.5	28.8	43.3	20.0	21.9
Urban areas	24.0		30.8	20.6	22.2
Rural areas	16.6		47.0	12.7	17.5
15-19 years	49.4	53.1	67.3	33.2	49.8
20-24 years	42.0	45.2	56.6	34.6	39.6
25-29 years	29.9	32.1	43.3	23.0	25.7
30-34 years	19.7	23.0	34.6	15.8	19.9
15-24 years		47.0	58.9	34.3	41.4
25-34 years		27.8	39.4	19.6	22.9

Source: Labour Force Surveys

There is a correlation between the levels of education and unemployment as shown in tables 6 and 7 below. Unemployment is by far the lowest amongst people with tertiary education, although even they are increasingly affected, rising from just 2% in 2008 to 6% in 2013. On the other hand, the level of school leaving does not seem to influence unemployment significantly as the unemployment rate was the basically the same for those with primary education and those with senior secondary education in 2012 and 2013. The highest levels of unemployment were experienced by those with junior secondary education.

Table 6: Unemployment (broad) by education

Broad unemployment rate by level of education, in %	2000	2004	2008	2012	2013
Total	34	41	51	28	31
None	23	37	53	25	31
Primary	36	46	60	31	34
Junior secondary	42	47	57	34	37
Senior secondary	34	34	42	26	26
Tertiary		8	11	5	9

Source: Labour Force Surveys

Table 7: Unemployment (strict) by education

Strict unemployment rate by level of education, in % ⁶	2000	2004	2008	2012	2013
Total	21	42	38	18	20
None		6	7	12	15
Primary	20	27	27	18	19
Junior secondary	28	44	42	22	26
Senior secondary	24	22	21	18	19
Tertiary	2	2	2	4	6

Source: Labour Force Surveys

2.2 Household incomes

About 50% of Namibian household rely on wages as their main source of survival and over 57% had no secondary main source of income in 2012 as shown in table 9.

Pensions provided the main source of income for over 10% of households. In 2013, “other means of income” dramatically increased in importance, constituting the main source of income in almost 10% of households and the secondary source of income for more than 16%.

Table 8: Main sources of household incomes

Main household income source	2004	2008	2012 primary	2012 secondary	2013 primary	2013 secondary
Subsistence farming (crop &animal)	23.0	22.4	19.9	8.0	19.0	8.5
Cash cropping	1.1	.4	0.7	0.5	0.3	0.4
Animal rearing	1.4	1.4	0.8	1.0	0.6	0.5
Business activities	5.3	5.9	7.5	5.9	7.0	6.0

Salaries and / or wages	46.9	41.8	49.3	7.5	50.8	3.8
Pension	11.6	10.4	11.0	8.9	10.3	8.2
Cash remittances	9.6	11.0	8.3	7.4	0.6	0.4
Other means of income	.8	6.7	2.0	1.6	9.5	16.4
None				57.5	2.0	
Not stated	.3		0.5	1.6		14.1

Source: Labour Force Surveys

The 2013 Labour Force Survey contained data on the monthly mean wages by industry and sex as reflected in table 9 below. The highest paying industries are transport and communications, financial services, other services and mining while the lowest paying industries are private households (i.e. domestic workers), agriculture & fishing, hotels & restaurants and construction. Male incomes are higher in virtually all industries except agriculture & fishing and hotels & restaurants.

Table 9: Monthly mean wages (in Namibia Dollars) by industry and sex (2013)

Industry	Female	Male	Both sexes
Agriculture & Fishing	4 427	2 119	2 509
Mining	9 202	11 124	10 868
Manufacturing	4 719	8 319	7 261
Utilities	3 703	9 600	7 821
Construction	3 974	5 938	5 764
Trade	5 520	7 916	6 869
Transport & communications	16 158	19 723	18 139
Hotels & restaurants	4 790	3 874	4 483
Financial services	14 320	14 615	14 411
Real estate & business	6 065	6 141	6 105
Public administration	8 733	10 795	9 994
Education	9 494	15 235	11 487
Health & social services	8 749	10 735	9 304
Other services	3 374	23 693	13 509
Private households	970	844	939

Extra territorial bodies	5 917	37 000	10 875
Total	6 125	7 315	6 802

Source: LFS 2013

2.3 Child labour

The Namibian government as well as trade unions have taken a clear stand against child labour and forced labour. Namibia has ratified the relevant ILO conventions which are supported in national legislation, including the Constitution and the Labour Act. Further protection for children will be provided through the Child Care and Protection Bill. Until 2012, Namibia was implementing an action plan towards the elimination of the worst forms of child labour.

Despite these legal provisions and initiatives, child labour is still widespread. The most common forms of child labour occur in agriculture and in private households. In 2005, about 83 000 children were affected by excessive hours of work, 160 000 children by schooling-related child labour, and 20 000 by hazard-related child labour. Thus nearly 40% of all children aged 6-17 years were found to be in at least one type of child labour with rural areas being particularly affected.

By 2010, the number of working children had declined to 60.8% of the total and the number of children found in child labour decreased as well from 218 635 children in 2005 (38.5% of the total) to 195 656 (36.6%) in 2010. Child labour continued to affect girls more than boys and rural children were more affected than those in urban areas. Hours-related child labour emerged as the dominant form in Namibia in 2010.

Over the years, the Namibian government implemented several projects to combat child labour. Various government agencies and other stakeholders are continuously collaborating with the ILO to tackle child labour which is underpinned by poverty as the main cause in most cases. The absence of sufficient data on child labour makes it currently impossible to assess the overall success of these efforts. However, greater awareness on child labour and its impact on the affected children as well as enhanced collaboration between various agencies dealing with child labour have been achieved.

2.4 Precarious forms of employment

Namibia's youth is not only confronted by high levels of unemployment but also by many forms of precarious employment which prevent them from achieving a living wage and job security. As part of the global onslaught of neo-liberal free market policies since the 1990s, Namibia experienced an increasing "casualisation" of work, the increase in "flexible" forms of employment and a growing informalisation of the economy. In an attempt to cut labour costs and to curb trade union influence, employers in various economic sectors, including retail, fishing, mining, hospitality and manufacturing, resorted to temporary and casual work contracts for low-skilled workers. The emergence of labour hire companies (labour brokers) in the late 1990s in particular, highlighted the threat of "casualisation" to workers' incomes, job security and benefits. By 2006, over 12,000 workers were already employed through labour hire companies, which retained a significant part of workers' earnings as their fees and deprived them of the benefits enjoyed by permanent workers. Due to the insecurity of their contracts and their shifts between different workplaces, trade unions found it very difficult to recruit and represent labour hire workers successfully (see Jauch and Mwilima 2006). Many young people who are in desperate search for jobs today find themselves in such precarious forms of employment.

Namibia's labour market today essentially consists of four distinct layers:

1. a small elite enjoying a standard of living comparable to first world countries;
2. a significant group of formal-sector workers with permanent jobs and low to middle incomes;
3. a growing group of casual workers and "labour hire" workers who are the victims of a labour market that virtually forces them to accept any job under any conditions; and
4. unemployed workers who turned to the informal economy, to sex work or to crime as a last resort (Jauch 2007).

While people in the first two categories may afford to buy houses through the mortgage system, those in categories 3 and 4 do not have regular incomes and thus have no chance of owning a credit-linked house. Most youth fall into this category and thus will need access to other types of housing as discussed in the following sections.

3. Housing delivery modes and relevant international experiences

It is important to define the concept of adequate housing from the onset as this will help focus the debate on the kind of housing envisaged. The United Nation's (UN) Special Rapporteur for adequate housing provided the general definition which could serve as a useful point of departure:

"The right to adequate housing should be understood as the right to live in conditions deemed adequate on the grounds of security of tenure; availability of services, building materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy.

Furthermore, the right to adequate housing should be respected and protected during the design, implementation and monitoring phases of housing policies and programmes and elaborated and implemented with full participation of affected individuals and communities."

(<http://www.ohchr.org/Documents/Issues/Housing/A-67-286.pdf>)

On the 10th August 2012, the UN General Assembly debated the right to adequate housing. The document guiding the discussion provides critical insights about the changes in housing concepts over time and the increasing financialisation of the housing market. These developments are critical to understanding current trends in Namibia and thus the following sections are quoted in full from the UN document:

"1. When the acute misery of the urban poor began to be revealed by social reformers in Europe and North America in the late nineteenth and early twentieth centuries, Governments began to provide housing assistance to individuals and households and to supply housing directly⁴. By the middle of the twentieth century many developing countries in Latin America, Africa and Asia had experienced rapid urbanization of the rural poor. The absence of urban and housing policies to enable this new urban population to access urbanized land led to the creation of self-built informal settlements, characterized by precarious dwellings and a severe lack of basic services and infrastructure. During the same period, the situation was different in most formerly planned economies, where the

⁴ For example, in the United Kingdom of Great Britain and Northern Ireland, about 5.5 million social dwellings were constructed between the end of the Second World War and 1981. M. Harloe, *The People's Home: Social Rented Housing in Europe and America* (Hoboken, New Jersey, Wiley-Blackwell, 1995); D. Fée, "Le logement social en Angleterre: trente ans de déclin", *Informations Sociales*, No. 159 (March 2010), p. 82.

State was responsible for providing all citizens with adequate housing and the model of centrally planned construction of State rental housing was applied.⁵

2. In the late 1970s a dramatic shift occurred in housing policies, starting with North America and Europe, followed later by developing countries in Latin America, Asia, Africa and by formerly planned economies. This shift, supported by predominant economic doctrine, called for the transfer of activities from State control to the private sector and for unrestricted free markets and free trade. This view soon gained hegemony, shaping the policies of States, international financial institutions and development agencies. The effects of this approach on housing policies across the globe have been dramatic and well documented (*ibid.*).

3. A growing consensus was formed, according to which Governments should renounce their role as suppliers of affordable housing and become facilitators, supporting market demand rather than directly providing outcomes: "Governments should be encouraged to adopt policies that enable housing markets to work ... and avoid distorting housing markets."⁶ This new role implies creating conditions, institutions and regulations aimed at supporting housing finance systems to promote homeownership under the neoliberal dogma of reliance on private property and market forces.⁷

4. Developed and developing countries have thus been steadily moving away from traditional supply-side assistance to demand-side policies. As a result, support for households to take on credit debt, the financial sector and the private housing market became the primary mechanisms for allocating housing solutions. Foreign assistance from international organizations greatly influenced the development of market-based housing finance and boosted housing market activity in developing countries⁸. Despite some diversity in housing policy experience, most countries opted for promoting housing markets and individual homeownership, privatizing social housing programmes and deregulating housing finance markets.

5. In some countries, selling publicly owned houses to tenants has been seen as a way to increase homeownership while diminishing State expenditure⁹. Privatization was also supported by increased stigmatization of public housing as centres of extreme poverty, crime and segregation. In Europe and North

⁵ József Hegedüs, Stephen E. Mayo and Iván Tóscics, "Transition of the Housing Sector in the East Central European Countries", *Review of Urban & Regional Development Studies*, vol. 8, No. 2 (July 1996), p. 101; Economic Commission for Europe (ECE), *Housing Finance Systems for Countries in Transition: Principles and Examples* (New York and Geneva, 2005); Mark Stephens, "Locating Chinese Urban Housing Policy in an International Context", *Urban Studies*, vol. 47, No. 14 (December 2010), pp. 2965 and 2971.

⁶ World Bank, *Housing: Enabling Markets to Work*, World Bank Policy Paper (Washington, D.C., 1993), p. 6.

⁷ J. Doherty and others, *The Changing Role of the State: Welfare Delivery in the Neoliberal Era* (Brussels, European Federation of National Organisations Working with the Homeless (FEANTSA), 2005).

⁸ ECE, *Housing Finance Systems for Countries in Transition*, p. 7; World Bank, *The Emerging Role of Housing Finance* (Washington, D.C., 1988).

⁹ United Nations Human Settlements Programme (UN-Habitat), *Affordable Land and Housing in Europe and North America* (Nairobi, 2011), p. 9.

America, the privatization of public housing has taken various forms, including the sale to sitting tenants of public rented housing through right-to-buy policies (e.g. the United Kingdom), property transfers to not-for-profit actors (e.g. the Netherlands) and, in some cases, to profit maximizing actors (e.g. Germany¹⁰ and the United States of America¹¹).

6. During the 1990s, most formerly planned economies also embarked on projects of large-scale privatization of public housing through “right to buy” programmes, resulting, in some cases, in the almost complete eradication of public housing. In most countries¹², this process led to radical changes in tenure structure; in many formerly planned economies owner-occupied housing now forms more than 90 per cent of the housing stock (e.g. 96 per cent in Estonia, 77 per cent in Slovenia and more than 80 per cent in China).

7. Even in countries where massive privatization did not take place, the ideological transfer of responsibility for provision of housing to the market has been accompanied by the view that homeownership is the best tenure option, to be placed at the centre of all housing policies. This process has overshadowed other well established or alternative tenures, such as rental housing (public and private) and different forms of cooperative and collective ownership, among others.¹³ Consequently, since the end of the Second World War homeownership rates have been constantly climbing¹⁴ and by mid-2000 had reached more than 50 per cent in the member States of the Organization for Cooperation and Development (OECD), with the exception of Germany and Switzerland.¹⁵

8. The need for housing finance systems was quickly identified as a crucial element in this transformation. Housing finance refers to financial policies and programmes that aim to finance the cost of housing for individuals and families by providing loans (mortgages or microloans) or grants (subsidies or tax exemptions) for the purchase, rental, construction or improvement of housing.

9. The majority of housing finance policies and strategies currently employed are targeted towards individuals rather than institutional landlords, aim to promote

¹⁰ K. Scanlon and C. Whitehead, “Le logement social en Europe: tendances communes et diversités persistantes”, in C. Lévy-Vroelant and C. Tutin, eds., *Le logement social en Europe au début du XXIe siècle: la révision générale* (Rennes, France, Presses Universitaires de Rennes, 2010), p. 24.

¹¹ In the United States, the Housing and Community and Development Act of 1974 ended most new construction of public housing and initiated the Housing Choice Voucher Program (Section 8), shifting funds from public housing authorities to the private sector, which was to construct low-income housing. These “affordable” houses were eventually too costly for many public housing tenants (A/HRC/13/20/Add.4, paras. 10, and 25).

¹² Only a few countries did not adopt the “right to buy” for tenants (e.g. the Czech Republic and Poland).

¹³ Julie Lawson, Tony Gilmour and Vivienne Milligan, *International Measures to Channel Investment towards Affordable Rental Housing* (Australian Housing and Urban Research Institute, 2010); Fée, p. 80.

¹⁴ Mikael Atterhög and Han-Suck Song, “A Survey of Policies that May Increase Access to Home Ownership for Low-Income Households”, *Housing Theory and Society*, vol. 26, No. 4 (2009), pp. 248-249.

¹⁵ Spain and Ireland lead with 83.2 per cent and 91.4 per cent, respectively. D. Andrews and A. Caldera Sánchez, *Drivers of Homeownership Rates in Selected OECD Countries*, OECD Economics Department Working Paper No. 849 (Paris, OECD Publishing, 2011), p. 9.

ownership, and are based on the premise that the housing market, if properly designed and regulated, and with the necessary supporting legal and institutional framework, is capable of ensuring access to adequate and affordable homeownership for all.

10. Housing finance is now perceived not only as a tool for promoting access to adequate housing but also as critical to the development of the financial sector, and has become a central pillar of the financial market, expanding the terrain for global capital.¹⁶ The deregulation, liberalization and internationalization of finance that started in the 1980s had major implications for housing and urban development. Funds for mortgage lending now derive from national and international capital markets and not solely from existing savings and retail finance. These developments have been characterized as the “financialization” of housing”.¹⁷

11. This process has been accompanied by the conceptual transformation of adequate housing from a social good into a commodity and a strategy for household wealth accumulation and welfare security. Housing has become a financial asset (“real estate”), and housing markets are increasingly regulated so as to promote the financial aspects rather than the social aspects of housing. The real estate sector is perceived as a potential driving force for continued and sustainable economic growth.¹⁸

12. Yet, market-based housing finance has contributed to a widespread bubble in real estate prices and a decrease in affordability and has done little to promote access to affordable adequate housing for the poorest. Between 1997 and 2004 average housing prices grew by 149 per cent in Spain, 139 per cent in the United Kingdom, 187 per cent in Ireland, 112 per cent in Australia, 65 per cent in the United States and 227 per cent in South Africa.¹⁹¹⁷ As real estate prices and rents increased and came to be financed through global instead of local financial surpluses, more households faced difficulties in accessing adequate housing in the market. Many observers have pointed to the negative impacts of housing asset dispersion on social stratification and inequality, and the uneven spatial impact of these processes within cities, regions and globally.²⁰

13. The affordability crisis was compounded by the erosion, neglect and liberalization of non-market mechanisms for allocating housing resources. Even

¹⁶ ECE, *Policy Framework for Sustainable Real Estate Markets: Principles and guidance for the development of a country's real estate sector*, Geneva, 2010 (ECE/HBP/147).

¹⁷ Manuel B. Aalbers, “The Financialization of Home and the Mortgage Market Crisis”, *Competition and Change*, vol. 12, No. 2 (June 2008), p. 148.

¹⁸ World Bank, *Housing Finance Policy in Emerging Markets*, Loïc Chiquier and Michael Lea, eds., (Washington, D.C., 2009), p. xxxiv.

¹⁹ UN-Habitat, *Financing Urban Shelter: Global Report on Human Settlements 2005* (Earthscan, 2005), p. 1.

²⁰ Ray Forrest, “Globalization and the Housing Asset Rich: Geographies, Demographies and Policy Convoys”, *Global Social Policy*, vol. 8, No. 2 (August 2008), pp. 167 and 178-179; Jian-Ping Ye, Jia-Ning Song and Chen-Guang Tian, “An Analysis of Housing Policy During Economic Transition in China”, *International Journal of Housing Policy*, vol. 10, No. 3 (September 2010), p. 273.

countries with a long tradition of broad-based social rental housing have redefined their systems to promote ownership, “free market” principles and competition policies. Thus, there has been a significant reduction in the construction of adequate housing for the poor and most vulnerable groups along with decreasing national budgets and available public funds. In the United States, the budget of the Department of Housing and Urban Development was cut from \$83 billion in 1978 to \$18 billion in 1983 and between 1996 and 2001, no funding was allocated to public housing construction.²¹ The constant reduction in public housing has resulted in long waiting lists, keeping a large number of people in inadequate housing conditions (A/HRC/13/20/Add.4, para. 21; see also A/HRC/10/7). Even in the former Soviet countries, which did not experience a shortage of housing in the short term (following mass privatization), low-income households were soon faced with a huge affordability problem.²²

14. With the decline of State investment in the social housing sector and the increasing focus on homeownership — which also led to a shrinking private rental market — access to housing finance became vital for low-income households, who were left with no other option for securing shelter than to embark on credit schemes to purchase homes, if, where and when those homes and credit became available and under the conditions defined by real estate and financial markets. “

Based on these global trends and experiences, the UN’s Special Rapporteur on adequate housing points to the critical role played by the state in ensuring adequate housing for all:

“17. When designing, implementing and monitoring housing policies, States must ensure that they not only promote access to affordable housing, but also access to housing that is habitable, accessible and adequately located, and ensure the availability of services (such as health, education and welfare), means of livelihood, building materials, facilities and infrastructure, and security of tenure. States must ensure that housing policies are non-discriminatory and do not increase existing inequalities. When designing housing finance policies, States must pay particular attention to the rights of the poor and disadvantaged. Policies and legislation should be designed to bridge inequality gaps and to ensure access to affordable housing for the poor and marginalized and not benefit already advantaged social groups at the expense of others.”²³

18. The obligation to ensure the realization of the right to adequate housing does not oblige Governments to provide publicly built housing for all. Although the

²¹ Western Regional Advocacy Project, *2012 HUD Budget Fact Sheet*, 2011.

²² Reply of Slovakia to the questionnaire.

²³ Committee on Economic, Social and Cultural Rights, general comment No. 4 (1991) on the right to adequate housing, para 10, which can also be seen as authoritative guidance for the interpretation of the right to an adequate standard of living referred to in other international human rights instruments such as the Universal Declaration of Human Rights, para 11.

Committee on Economic, Social and Cultural Rights expressed the view that in some cases the State is obliged to provide social housing or low-rental units for low income households²⁴, States are encouraged to employ a variety of housing policies²⁵, provided that “measures being taken are sufficient to realize the right for every individual in the shortest possible time in accordance with the maximum of available resources”.²⁶

19. States are required constantly to monitor housing policies and assess their compatibility with the progressive realization of the right to adequate housing. When a policy proves detrimental to the enjoyment of the right to adequate housing (for example, when housing policies lead to land speculation, increase of homelessness, discrimination or affordability crises)²⁷, States should adjust and rectify their policies and programmes accordingly.²⁸”

The summary of global trends and experiences presented by the UN Special Rapporteur provides some relevant lessons for Namibia, including the following:

- Market-based housing finance always targets the more affluent sections of society which have the necessary means to take out housing loans;
- Banks traditionally focus on higher income groups and as lenders benefit from interest payments on housing loans. Their focus on collateral excludes low income groups and mortgage markets discriminate against low-income borrowers;
- A study in 12 African countries found that less than 10 per cent of the local population is eligible for mortgage finance;
- Microfinance institution and “sub prime loans” to lower income earners emerged strongly in the 1990s and during the 2000s. They targeted people who could not be eligible for regular mortgage finance but effectively were discriminatory for the poor. They were classified as “high risk” groups by lenders and thus were charged higher interest rates. The market logic was as follows: the poorer the client, the more likely it is that there will be defaults and this risk will be

²⁴ For example, in the Committee’s concluding observations on India (E/C.12/IND/CO/5), paras. 30 and 70; Lithuania (E/C.12/1/Add.96), para. 47; Kenya (E/C.12/KEN/CO/1), para. 30; the United Kingdom (E/C.12/GBR/CO/5), para. 29; and France (E/C.12/FRA/CO/3), para. 44.

²⁵ Concluding observations on Cyprus (E/C.12/CYP/CO/5), para 21 and Nicaragua (E/C.12/NIC/CO/4), paras. 24-25.

²⁶ General comment No. 4 (1991), para. 14.

²⁷ See the concluding observations on Argentina (E/C.12/ARG/CO/3).

²⁸ General comment No. 4 (1991), para 11.

“balanced” by reducing the time over which the loan has to be repaid and by increasing the interest rate. This reinforces the vicious cycle of poverty and increases the likelihood of default. Such practices are inherently discriminatory and focus on profitability while neglecting issues like tenure security, location and availability of services.

- Demand subsidy programmes are usually based on the rationale that low income groups will be able to finance their housing through the free market. In reality demand subsidies linked to mortgage finance often do not target the poor and in effect benefit the middle and upper middle income groups.
- In the absence of state land planning, the availability of subsidies has led to significant increases in land and housing prices, a general affordability problem for low income households and long waiting lists;
- Community funds are a more recent form of microfinance, developed mainly in Africa and Asia. They provide financial and technical support for land purchase and communal infrastructure. Such funds consider location, access to infrastructure and services and security of tenure. Their interest rates are lower and the repayments are longer than with other microfinance institutions. The Baan Makeng programme in Thailand, for example, enabled local communities to carry out housing programmes themselves. However, community funds face a challenge of financial sustainability.

Housing experiences in countries like Kenya, Zimbabwe, South Africa and Singapore may also provide some lessons for Namibia in its quest for decent and affordable mass housing. These cases are presented in a summarised form, focusing on the key aspects.

3.1 Zimbabwe²⁹

As was the case in Namibia, urban settlements before independence in 1980 were developed to serve the interests of the colonialists, while marginalising and deliberately

²⁹ The sections on Zimbabwe, Kenya and South Africa are based on the draft report prepared by B. Chripanhura and H. Jauch (2014) for the Ministry of Labour and Social Welfare and the International Labour Organisation (ILO) on the opportunities of linking housing with employment and skills development.

restricting the migration of Africans to urban centres. Municipal councils provided accommodation, and strict standards and enforcement restricted the supply of urban housing. Access to housing depended on “race” and ability to pay rent. Coupled with restrictions on land ownership, many Africans could only maintain rural homes and rent urban accommodation. The rural areas acted as a pool of cheap labour which the colonial administration could draw from for work in towns, and on farms and mines.

At independence, there was massive demand for accommodation across all urban centres because of rural-urban migration and the prospects for jobs in towns. The new government therefore adopted a number of initiatives to address the housing problem. In addition to limited council housing provision (delivered to those on the council waiting list), individuals, the private sector, and community-based organisations and cooperatives were the main players in providing housing. The Ministry of Public Construction and National Housing was responsible for the construction and maintenance of government buildings and for building accommodation for government employees. Laws were enacted to protect the security of tenure of those that were in rented accommodation.

The level of poverty and unemployment increased from 2000 onwards. It became increasingly difficult for individuals to build their own houses, and to access serviced land. With growing urbanisation, the housing gap increased, and many people could not access decent and secure housing. The informal sector expanded as people eked a living on the edge of society. With this came expansion of informal settlements because people lacked adequate incomes to pay rent. It is estimated that the country had a backlog of 1.25 million houses (including all types of housing) by 2012. The growth of slums around urban areas was also characterised by over-crowding, resulting in excessive pressure on infrastructure and services, which began to crumble at an increasing rate. Many low-income households increasingly relied on housing cooperatives to access housing.

In Zimbabwe, the challenges to housing delivery include lack of access to serviced land; lack of access to finance; inadequate provision of social services and infrastructure; lack of government investment in housing/low prioritisation of housing; and high prices of

construction materials as well as shortages thereof. The government tried to address the problem of land scarcity by acquiring peri-urban land and then handing it over to local authorities. However, the delivery of housing was poorest during the economic crisis period (2000 to 2009), and individual construction projects funded by diaspora funds were the main delivery mode. Small-scale builders and individuals with brick laying skills constructed many of the houses.

In 2012, the government introduced a National Housing Policy, through which the government adopted a hands-off approach, being merely a facilitator and regulator rather than a direct provider of housing. Despite the government's recognition of "housing as a human right and need", the private sector, individuals and community-based organisations (CBOs) and/or housing cooperatives were the main drivers of housing initiatives.

Municipal councils play a key role as planners and providers of land; they assist in encouraging CBOs (national and international development organisations) to work towards housing delivery, and they enforce the standards that all houses should meet. Thus, at foundation, slab, window, and roof levels, all houses have to be inspected by a competent council building inspector.

3.2 Kenya

Kenya was also a settler-economy and the colonial administrators did not recognise the rights of Africans in towns. The indigenous population was restricted to communal areas, and only allowed into urban areas to work for the European settlers. In the 1940s, municipalities provided accommodation for "single" African men while their families remained tied to their rural homes. Over time, more workers were needed in towns resulting in African migration into towns, but there was racial separation of residential areas. African areas were over-crowded and had limited access to services.

At independence the government introduced a national housing policy (in 1966) with the aim of correcting the colonial injustices and to improve black Kenyans' access to decent housing. The policy was targeted at providing housing with local authorities and the private sector called upon to provide rental housing. The plight of urban housing

shortage and rising poverty resulted in the IMF funding a low-cost housing project in the 1970s. Despite this intervention, the shortage of accommodation persisted and an increasing number of people could not afford the available rental housing as inequality increased. Many Kenyans migrated to towns because of better access to services and infrastructure. Rural-urban migration resulted in rising unemployment and the mushrooming of squatter camps around major cities. The situation was worsened when the government decided to no longer provide rental accommodation.

A new approach to urban housing provision was introduced in the 1980s. This centred on non-governmental organisations (NGOs) and CBOs working together to provide housing for the urban poor. However, the initiative was constrained by lack of finance and by political interference. As poverty and unemployment continued to increase in urban areas, the accommodation shortages worsened and slums expanded. Kibera became the largest slum in the country, and by 2011, there were over 200 slums in and around Nairobi.

The growth of slums and of the population living in these squalid conditions resulted in the government launching a new National Housing Policy in 2004 under which it committed to improving the living conditions of the poor. Together with the CBOs, NGOs and other forms of housing cooperatives, housing for the poor was developed under the umbrella of the National Cooperative Housing Union. Despite these efforts, the shortage of housing, especially for the low-income groups, remained very serious to this day. Presently, the situation is made worse by the fact that the bulk of new constructions tend to target middle-income and high-income individuals (that is, developments in middle- and low-density areas, which are very expensive given that more than 80% of demand for housing comes from low income individuals who can afford mortgages (NACHU, 2013). The delivery also tends to favour well-established institutions. People with low incomes suffer from financial exclusion and cannot afford mortgages; hence they are excluded from the new residential developments. Instead, access to housing for poor people mainly occurs through self-help projects, housing cooperatives, and financial support from microfinance institutions.

Housing delivery through cooperatives has many variants in Kenya. One approach is for the cooperative to purchase un-serviced land and then service that land with members' contributions. Once the land is serviced, two strategies can be adopted:

- 1) the cooperative builds houses that will be allocated to members according an agreed formula. The houses will not be transferred to the member until houses for all members have been constructed; or
- 2) members are allocated their serviced stands to build their houses upon full payment of the land value. Depending on resources, members may adopt an incremental housing approach where they build the house room-by-room. Members tend to build more rooms than they need so that they can rent out the excess.

In both cases, the cooperative receives and administers donated funds on behalf of the members. It also offers technical assistance with support from international non-governmental organisations.

The main housing issues in Kenya can be summarised as follows:

- a) There is significant shortage of housing for low-income people. Over 80% of the demand for housing is from the low income households, yet a similar proportion of new constructions targets middle and high income households;
- b) There is a significant market gap between low- and middle-income households. Low-income households find it difficult to keep up with rentals hence they are mainly relegated to the slum areas of urban areas. They also have to endure over-crowded accommodation;
- c) Housing cooperatives are the main provider of housing to low-income households. The cooperatives also offer services aimed at improving the quality of life and productive capabilities of their members through programmes like youth training and empowerment, gender equity and promotion and HIV/Aids awareness and management.

3.3 South Africa

South Africa was severely affected by the racial policies introduced to protect settler interests. After the achievement of democracy in 1994, the government adopted active policies of involvement in the provision of housing to the poor. The Reconstruction and Development Programme (RDP) aimed to redress the legacy of apartheid colonialism and to bring about greater socio-economic equality. The RDP had many dimensions, including the provision of low-cost housing to the majority of the people. It was anticipated that the programme would be people-driven so that communities could determine the process of constructing their own houses. Through the programme, the government provided 1.1 million low-cost houses (Lodge, 2007). There were also significant improvements in access to potable water and to electricity.

Under the housing component of the RDP, the government provided a subsidy (R 15 000) to prospective beneficiaries earning less than R 3 500 per month. The delivery mechanism was that the houses were not actually constructed by the state, but by private developers. To qualify for the programme, the developers had to submit proposals to regional governments for the schemes that qualified for the subsidies. In the initial stages of the programme, the release of the subsidy funds had to be sanctioned by community representatives and provincial housing boards. This process was cumbersome, creating problems for developers. In response to these challenges, the approval system was streamlined and decentralised to municipal authorities.

One of the challenges that affected housing delivery under the RDP was the low level of subsidy. Lodge (2007) reported that the price for serviced land ranged from R 8-12 000 while the subsidy was only R 15 000. This was a disincentive to big contractors, so mainly small contractors constructed the houses. While this may have been an advantage from an empowerment perspective, it was costly to the housing programme because the small contractors could not use economies of scale economies in the procurement of inputs. To maintain their margins, they had to keep costs low. They achieved this by compromising the quality of the houses. By 2000, about 70% of the RDP houses were reportedly of poor quality and did not meet the requirements set out

in the government building regulations. There were several cases of social houses being condemned as failing to meet the building regulation standards.

In May 2014 (eNCA, 2014) the public protector was called in to probe the construction of hostel accommodation in Pretoria. This construction had started in 2006 and by 2014, the 104 units remained unoccupied, mainly because they failed to meet the building regulation standards. It was alleged that corrupt councillors might have been behind this failed project. This and other cases indicate the inefficiency in resource use that has inflicted the social housing programme.

Another challenge of the housing programme is that since the new homeowners are supposed to pay for the houses, they have to take out mortgages. Yet over the years many have fallen behind with their payments and have been evicted. The repossession pose a serious challenge to the social nature of the low-cost housing programme as the houses may end up in the hand of financial institutions and the high-income earners.

At present, different provincial administrations have different low-cost housing programmes. Recently the Free State Provincial administration was showcasing its approach to mass housing on the 2014 World Habitat Day. The provincial administration was reported as having constructed nearly 200 000 low-cost houses since 1994. Its current approach is to provide bigger houses (varying floor area, between 50sqm and 74sqm) and different styles of houses. The administration also provides low cost rental units to those that cannot afford the RDP houses.

The main challenges that affect low-cost housing in South Africa are:

- 1.) The rate of housing delivery lags behind the demand for housing. The country therefore still grapples with a massive shortage of low-cost housing, and there are many slums around major cities;
- 2.) Repossessions are reversing the gains made in providing housing to the urban poor;
- 3.) The low-cost housing programme became a way of empowering small contractors (the SMEs of the construction sector). However, failure to deliver

quality and failure to implement projects in line with government building standards means the lifespan of the houses is reduced and maintenance costs are huge;

- 4.) The process of delivering housing is slow. There is competition to access the houses, and corruption has become rife among councillors in the allocation of the houses;
- 5.) There are reported cases of fraudulent contracting in the construction of the houses, and also in the administration of the subsidies. These malpractices cause significant inefficiencies and misallocation of state resources.

3.4 Singapore

Singapore's public housing programme is widely acknowledged as having succeeded in meeting critical housing shortages, preventing housing prices from spiralling out of control, and encouraging social cohesion. Public housing was regarded as a permanent solution for the majority of residents and substantive subsidies and government funds were key interventions (Miller 2014).

In 1947, about 300 000 people lived in shacks with no sanitation, water or any basic health facilities while another 250 000 lived in run-down shophouses. Policy interventions were very limited under the colonial administration which only constructed 4003 new units while the requirement stood at 14 000 units. This changes when Singapore achieved self-rule in 1959 and independence in 1965. Recognising the access to land is critical for housing, the government passed the Land Acquisition Act in 1966, allowing the government to compulsory acquire any land of private and commercial use for public interest purposes. The state determined compensation which was usually much lower than the market price. This approach has helped the government to lower the costs of housing and today about 85% of Singapore's land is in state ownership (Yuen 2005).

Singapore considered housing as equally important as economic progress and the government committed itself to subsidise 3 basic services for the whole population,

namely education, health care and housing. Thus the Housing Development Board (HDP) was established in 1960 to administer the public housing programme which today covers 900 000 apartments and provides housing to 82% of Singapore's residents (Miller 2014). Parallel to the HDP, Singapore set up the Economic Development Board (EDB) to enhance economic growth, employment and housing at the same time. Singapore rejected the incremental construction of assisted self-help in low income housing and instead launched a comprehensive public housing sector development programme. The government played the major role in determining the production and consumption of housing in an affordable and inclusive way. There was a clear pro-poor goal to maximise the housing options for poor residents (Yuen 2005).

The HDB set the context for adequate housing by insisting on standards of sound construction and good designs while providing affordable rent for lower income groups. It also enabled lower middle income groups to own their own houses (*ibid*). Emphasis on home ownership began in 1964 with the government's Home Ownership for the People Scheme (HOPS) which offers residents substantive grants towards the purchase of an HDP apartment. Public housing is sold on a 99 year leasehold basis. A policy introduced in 1964 allows for the use of Central Provident Fund (CPF) savings (the country's social security programme) to make down payments and monthly mortgage instalments. About 80% of HDB house owners have their entire housing repayment drawn from their CPF account. However, using the CPF account leaves older Singaporeans vulnerable as they may be guaranteed a home but may lose on their retirement savings (Yuen 2005; Miller 2014).

HDP controls every aspect of the housing system, including the building and selling of apartments and acting as a low premium mortgage lender. Construction of housing is contracted out to the private sector and the centralisation of public housing has helped to avoid duplication, fragmentation and bureaucratic rivalries. The HDP's tiered grant system awards the highest subsidies to households with the lowest incomes. Singapore recognises varying incomes and family sizes and thus offers flats of various sizes. These flats are not just priced based on costs but also in terms of affordability for purchasers. Thus poor families in risk of homelessness can obtain a rental apartment

for as little as U\$ 20 per month while 3-room flats are affordable for about 90% of the country's households. The poorest 5% of income groups are accommodated in the public rental sector (Yuen 2005; Miller 2014).

The eligibility conditions for public housing are clearly and publicly set out. Flats are allocated on a needs basis (e.g. families are considered ahead of singles) and on a first registration basis. The HDB maintains detailed application lists to match demand with supply. An income ceiling is imposed as a cut-off point for HDB flats since they are designed for people who cannot afford private housing. The eligibility criteria are regularly reviewed and adjusted to consider changing income levels, private housing prices etc. (Yuen 2005).

Public flats and estates are continuously upgraded with residents' participation. Residents pay only a small fraction of the upgrading while 10-13% of the HDB's annual budget is spent on upgrading. This resulted in attractive housing options for almost the whole population which lives increasingly in high rise buildings due to the limited land surface available in Singapore. Singapore's diverse housing interventions had a significant impact for lower income groups as they could select the housing option which they considered most appropriate. In addition, people of different backgrounds (Chinese, Malays and Indians) lived together in the public housing schemes which thus provided for better social integration (*ibid*).

3.5 Lessons for Namibia

The cases presented above provide some lessons for Namibia in its quest to achieve adequate housing for all. First, the Zimbabwean and Kenyan cases of leaving housing provision to the private sector and individuals has not been effective and inclusive and is likely to also not work effectively in Namibia because of the low household incomes. Second, the system of national (appropriate) building standards strictly implemented by city councils may be necessary for Namibia in order to address the problem of poor quality houses. Lack of building standards and poor enforcement will, as is the case with some projects in South Africa, result in poor quality houses, some of which may be inhabitable.

Namibia can benefit from actively promoting and assisting community-based organisations as was done in Kenya and Zimbabwe. CBOs are a clear testimony of successful household and individual involvement and people's direct and active participation in the construction of their own houses. Government would still have to play an active and supportive role to ensure success of this approach on a large scale.

Fourth, the cases have shown that the private sector may not be capable of delivering houses to low income households which do not have a regular income. In Zimbabwe and Kenya, low-income households rely on CBOs and on own-initiatives to build their houses, while in South Africa they receive government subsidies. Yet, with high and rising levels of poverty, the government of South Africa may have to contend with rising expenditures and state provision of housing may trigger corruption, as highlighted by the case of South Africa.

Finally, the case of Singapore has shown that when housing as a basic human right is fully recognised by the state, comprehensive housing solutions can be found outside the confines of the market. Such an approach requires an unwavering political commitment and the allocation of sufficient resources to realise the right to housing as a public good. The large amounts allocated to the Mass Housing programme could enable Namibia to play a similar role in ensuring access to land and adequate houses for all, provided that the required regulations are introduced and applied in a consistent and pro-poor manner as discussed in sections 5 and 6.

4. Namibia's housing policies, programmes and actors

4.1 The National Housing Policy

After independence in 1990, Namibia introduced a number of initiatives to address the problem of housing shortage. These include the National Housing Policy of 1991, which stated that government should make resources available to produce infrastructure and Facilities to give every Namibian a fair chance “to acquire land with access to potable water, energy and waste disposal system, and to have access to acceptable shelter in a suitable location at a cost and a standard which is affordable to the individual (National Actin Plan of MRLGHRD 1996)” (quoted in Mattheai and Mandimika 2014:13).

The national housing policy was revised in 2009 and recognises that the housing shortage problem is manifested through the growth of informal settlements in and around major urban areas, and over-crowding in existing housing structures. The policy identifies the need for research and for the adoption of alternative technologies and construction materials as methods and approaches to reducing the cost of construction. The use of alternative technologies and materials is anticipated to create local jobs (as opposed to exporting jobs to SA by importing virtually all building materials). At the same time, the housing policy acknowledges that the possible adoption of alternative technologies in housing delivery may be labour saving and therefore not create as many local jobs in the construction phase.

The policy identifies people participation as central in the construction of houses (p. 8). It points out the importance of sector value chains with potential to support housing developments, and states that the role of government is to “facilitate and promote partnership between all relevant public and private parties concerned with the delivery of land, shelter and human settlement development.” (p.9).

The legal framework governing the NHP consists of the National Housing Development Act of 2000 under which urban councils are mandated with putting in place build-together committees and providing low cost residential accommodation in their areas. The Local Authorities Act of 1992 (as amended) provides for municipal and town

councils to establish housing schemes. The NHP policy is also linked to the National Development Policies and Vision 2030. Thus, housing is part of the broader strategy to enhance economic development and social welfare.

Other initiatives under the NHP include the upgrading of informal settlements and providing services. While the Build Together Programme (BTP) targeted very low-income households, the NHE, in collaboration with regional councils, targeted low to middle income households. Under the current setup, the BTP is now incorporated into the MHP.

The NHP proposed the establishment of the National Housing Advisory Committee that advises the minister on housing-related issues. Furthermore, the Habitat Research and Development Centre was established by the Ministry to become the focal point for research and development of the Namibian housing sector. Its mandate includes research into alternative construction materials, designs and appropriate technologies as well as renewable energy for low cost housing.

One aspect that is missing within the NHP is the possible role that can be played by housing cooperatives. There is mention of community-driven housing processes (p. 14) but without elaboration on the nature and structure. This could be linked to what the NHP calls ‘supporting people-housing processes’.

The NHP states that the land for housing construction should be provided by regional and local authorities. In addition, municipalities and town councils have a role to play in providing serviced land and necessary infrastructure. The Ministry of Lands and Resettlement is responsible for security of tenure, especially in rural areas so that there is a sustainable leasehold land tenure system. The government, through the Ministry of Regional and Local Government has the overall oversight on the provision of housing across the country. It operated the BTP, and the NHE was the implementing authority. Private individuals, estate agents and contractors are responsible for the construction of houses.

The NHP realises the need for community capacity building in the process of delivering housing. It notes the possible employment effects and utilisation of local materials in the construction of houses. It also points to the need for housing interventions to target the poor who are currently excluded from the formal housing market.

The NHP envisioned the need for various modes of housing delivery and proposed four types of housing delivery modes, namely:

1. Credit-linked housing – this is where buyers purchase the type of houses they want and afford on the market. Potential buyers get mortgages from financial institutions and use the mortgages to buy houses.
2. Rental accommodation – the policy encourages private developers to construct more houses so that there is enough rental accommodation. It is also envisioned that the government could construct low-cost housing for the poor who would then rent-to-buy. Councils could do the same as well. The policy anticipated that by fostering the availability of rental accommodation, the market rental prices could be stabilised.
3. Social housing which entails the provision of subsidised housing for the benefit of households at the tail end of the income spectrum. Social housing was aimed at poor people so that they can access decent housing. The government BTP policy was expected to support the provision social housing.
4. The private sector initiative where houses are constructed by property developers and by the people themselves. This is where the developers or individuals acquire land and their houses.

The NHP anticipated that modes 1 and 2 could be implemented by the NHE in collaboration with the Government Institutions Pension Fund (GIPF). The NHP is clear in its objectives and intentions and it highlights the need for job creation through housing.

4.2 The Build Together Programme and the National Housing Enterprise

Before the announcement of the mass housing programme in 2013, the Namibian Government ran two housing programmes, namely, the Build Together Programme (BTP) and programmes undertaken by the state-owned housing organisation, the National Housing Enterprise (NHE).

The BTP commenced in 1992 and was decentralised to the Regional Councils and Local Authorities in 1998. The BTP targets urban and rural low income groups and was assisted by the United Nations Centre for Human Settlements and the United Nations Development Programme. Financed through a revolving fund, its aim was to assist low-income inhabitants with monthly household incomes of N\$ 3000 or less with the construction of houses and also with the upgrading of services, community facilities, and purchasing of construction materials (Delgado 2015).

By July 2011, a total of 9,609 houses were completed under the Decentralised Build Together Programme (DBTP) in all 13 regions.³⁰ A total of 17,329 people have benefitted under this scheme since its inception.³¹ The effectiveness of the scheme was hampered by issues, such as the non- availability of affordable serviced plots, lack of technical staff, high cost of building material, cumbersome and outdated planning and proclamation processes.³² Those charged with overseeing the DBTP in the regions, that is, regional councillors and local authority councillors have also been accused of defrauding the system by either taking loans themselves or awarding them to persons who are not eligible for assistance.³³ These and other ills have caused the former Minister of Regional and Local Government, Housing and Rural Development (MRLGHRD), Jerry Ekandjo, to concede that the DBTP, in its current form, has not “put

³⁰ Ministry of Regional and Local Government, Housing and Rural Development, Decentralised Build Together Programme Workshop Report- Keetmanshoop, Swakopmund, Rundu and Ongwediva June/July 2011, MRGHRD, p. 8, 2011.

³¹ Parliamentary Standing Committee on Human Resources, Social and Community Development, Report on the motion on housing and transport conditions of urban workers, Windhoek, 2012, p.3.

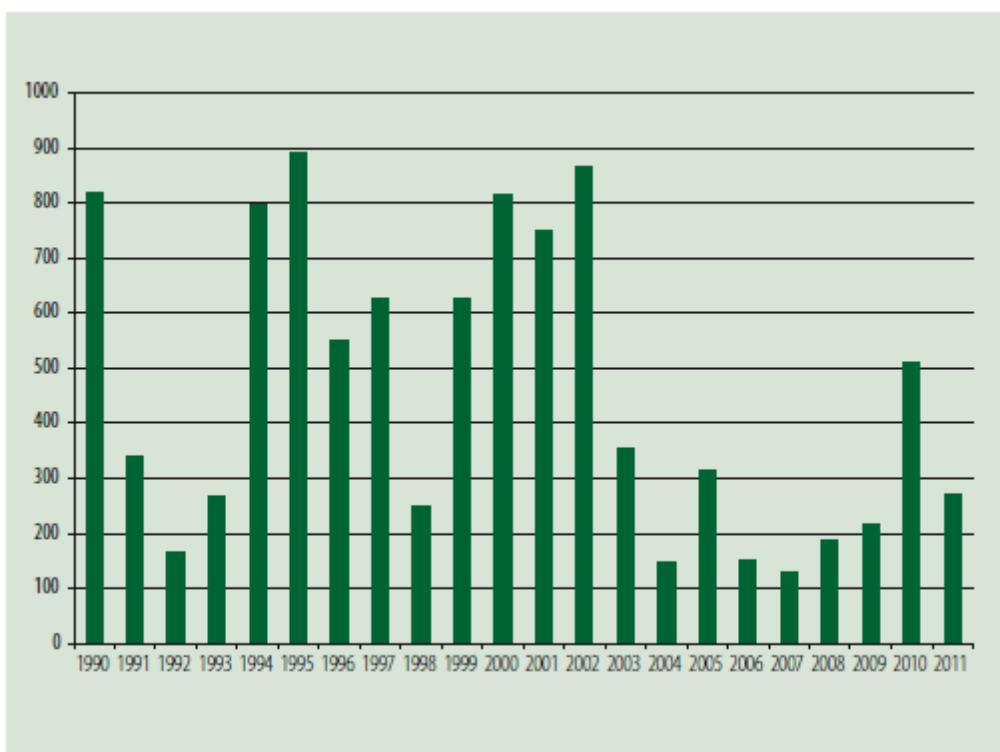
³² Ibid.

³³ Lindsay Dentlinger, ‘Build Together Programme abuse spirals ‘out of control’ ,The Namibian, 17 March 2006, retrievable [http://www.namibian.com.na/index.php?id=28&tx_ttnews\[tt_news\]=26532&no_cache=1](http://www.namibian.com.na/index.php?id=28&tx_ttnews[tt_news]=26532&no_cache=1)

a dent in Namibia's housing issue [backlog of 80,000]" and thus announced his intention to review the scheme to make it more effective.³⁴

The delivery rate of affordable housing by the NHE to low and medium-income groups of the Namibian population, according to its statutory mandate, similarly leaves much to be desired. By way of contributing towards the realization of Vision 2030 and NDP goals, the NHE was tasked to construct 7 000 houses by the year 2012. This meant a delivery of 1200 houses per annum but the average number of houses delivered per annum by the NHE since 1990 was only 457 (Office of the Ombudsman 2013). The table below summarises the total number of houses delivered by the NHE across Namibia.

Figure 1: Houses delivery by the NHE



Source: IPPR

³⁴ Adam Hartman, 'Build Together under review', The Namibian, 29 August 2011, retrievable at [http://www.namibian.com.na/index.php?id=28&tx_ttnews\[tt_news\]=86454&no_cache=1](http://www.namibian.com.na/index.php?id=28&tx_ttnews[tt_news]=86454&no_cache=1)

During an interview, the NHE cited the unavailability of serviced land, the lengthy process of acquiring virgin land for servicing, insufficient funding from central government, the continuous escalating costs of building materials and other housing inputs, the dependency on imported building materials, and fluctuation interest rates, as the prime factors hampering its operations (*ibid*).

4.3 The Shack Dwellers Federation of Namibia

The SDFN was formed in October 1998 by several groups (30) that had already been operating in Namibia since the late 1980s. An NGO which supports the SDFN, the Namibia Housing Action Group (NHAG) was established in 1992. The SDFN essentially operates a housing saving scheme aiming at enabling access to housing for the lowest income groups. A savings group is formed which deposits monthly instalments into a fund. After a certain period of time, the group is able to purchase collectively a block of land, and members are then able to start building a housing structure and start living in their premises. Each savings group manages its own funds which are used to assist the poor with a number of necessities towards the goal of building a house (Delgado 2015).

The MRLGHRD supports the fund of the SDFN since 2000-2001. Government matches SDFN members' savings as part of the Twahangana Fund. The total amount provided by government until 2013 was N\$ 19.599 million for the construction of 1 002 houses, and in the current financial year N\$ 3.5 million are earmarked. The SDFN buys a block of virgin land and then provides services themselves from the accumulated savings. The land is held in the group's name, not in individual names (as envisaged in the flexible land tenure system). In some cases, serviced land is made available by municipalities to the SDFN (Simion interview).

The main challenge the SDFN faces is the availability of land as the federation's operations and successes depend on land being made available by municipalities (Delgado 2015).

4.4 The Mass Housing Programme

The announcement of the national mass housing programme (MHP) in 2013 provided some hope that the issue would finally be addressed comprehensively. Under the MHP, the NHE's mandate was extended beyond the original target group to include low-income earners. The MHP in its current form adopted the credit-linked and subsidized housing modes. It is anticipated that higher income earners will continue to be served by banks with little or no subsidy, while low-income earners will largely be subsidised. In fact, the MHP proposes the implementation of the housing programme through seven sub-programmes, namely:

- a) Land use planning, design and service infrastructure sub-programme
- b) Construction and delivery of credit-linked housing sub-programme
- c) Informal settlements upgrading sub-program
- d) Social /subsidy housing sub-program
- e) People Housing Processes (Community Self-Help Housing) sub-program
- f) Rural Housing and sanitation sub-program
- g) Strengthening the legislative, regulatory and policy environment and capacity building sub-program (p.10)

In addition, the Blueprint of the MHP (p. 9) states that the affordability objective will be achieved through:

- 1) the adoption of a housing price and production management and control model that sets thresholds within which all contractors and professional service providers will set their costs with the aim of making house prices affordable. In this regard, the NHE, a key implementing agency of the programme, will enter into a formal partnership with Roads Contractors Company (RCC) to implement such a cost management model;

- 2) the utilisation of alternative building methods, materials and technologies that are cost-effective. However, as discussed above, cost-effective technologies may not necessarily deliver on the jobs front;
- 3) Government subsidization of selected groups of people who are unable to qualify for credit facilities rendered by the financial service sector; and
- 4) market price reduction to be caused by expansion in the supply of the housing stock.

The choice of housing delivery mode has considerable impact on the speed and labour market outcomes of the MHP. People-housing processes through CBOs has proved to be popular and resilient in some countries. It ensures people participation and ownership of the programme. Mortgage financing is selective and favours the already better off. The sub-programmes (c), (d) and (e) listed above have the potential to deliver the most benefits to many people (the mass component), the majority of whom are low-income earners. .

Implementation and affordability

During the first phase of implementation (2014 –2016), many of the stated objectives and ways of operationalizing the programme seem to have been ignored. The NHE argues that it does not prescribe a particular mode of delivery but merely looks “at economics of the Model”. Furthermore, phase 1 served the purpose of experimentation and to test “unconventional ways of doing things. Whatever shows to be more promising or practical can then inform the next phase which is going to start next year (2016). We are supposed to draw lessons from the first phase which will then inform the next phase” (Hailulu interview).

There is a widespread consensus that the houses built during phase 1 are too expensive for the low-income people because the NHE chose to sub-contract the construction to private entities. Some have argued that the houses would have been cheaper if the NHE had constructed them itself. Although the NHE did not want to have an in-house construction company because under the BTP this was not justifiable.

Under the MHP, however, it is possible to justify the establishment of an in-house construction company because now there is a critical mass of houses to justify such a step. The CEO of the NHE stated that this is an option, but at the present moment the NHE opted to use the private sector to contain costs and to maintain quality. The current mode also holds direct benefits for the private companies and SMEs which are awarded tenders or act as subcontractors. Nonetheless, direct delivery on the MHP by the NHE could be justifiable, especially with regard to land servicing where the NHE can undertake civil and surveying work, thus reducing costs (Hailulu interview).

The current system of awarding tenders to contractors who then outsource the work to various sub-contractors was widely criticized as inefficient and as a main source of inflated construction costs, reportedly resulting square metre prices of around N\$ 6 600 (The Namibian, 27 November 2014). The Ministry, the National Planning Commission (NPC), the Shack Dwellers Federation of Namibia (SDFN) and the Metal and Allied Namibian Workers Union (MANWU) all pointed out that the houses produced in Phase 1 of the MHP were unaffordable to the vast majority of Namibians. As stated by the National Planning Commission: “One of our worries is that the MHP was pushed too fast and did not focus on those with less income. If you look at MHP, it caters for middle-income people like us but it does not cater for those who are in the low-income class. That is very unfortunate and we believe that there should be some adjustments to the programme as it is a long-term one. This is the main concern from our side... With the current implementation methodology and by leaving other stakeholders out, we might not achieve what is required for the country. Those in the middle income categories are few and they can acquire houses through the market while the majority who really need help are left out” (NPC interview).

In its presentation to the National Employment Conference in October 2013, the NHE stated that 87% of Namibians have monthly incomes of N\$4,600 or less, and thus cannot afford to buy the houses being built by the NHE. The MHP was widely expected to focus on affordability and reach those that could not secure housing at market-related prices.

MANWU therefore called for awarding housing projects to competent contractors that are able to produce houses at affordable costs and provide job security for the workers employed. The union called for severe limitation on subcontracting where most of the labour rights violations occur. Alternatively, the union proposed that the NHE should set up its own construction company that could run the project across the country. "This would make it easier for the union to negotiate and to monitor the project at all levels. Currently this is very difficult and if things continue the way they are, we are going to face problems" (Jonas interview).

Likewise, the special advisor to the Minister expressed concern about the decision by the NHE to deliver houses via the tender process. "We were fighting from the beginning and we were arguing that the prices were too high. This is an administrative issue about which we cannot say very much. You have read in the papers that we have a problem with the NHE". Referring to the experiences in South Africa, the special advisor believes that mass housing cannot be delivered through small businesses: "They start to make candles or bricks et cetera in the community. This does not work. After two years they start another, similar project but it does not work because there is no creativity. Work creativity here is very, very low. Buying local materials does not secure you quality and normally the delivery rate is very low. For building 10,000 or even just 1,000 houses you need a lot of bricks and small businesses struggle to deliver them". Thus, he argues for a move towards prefabricated housing if the housing backlog is to be addressed and if houses are to be made affordable to the poor: "We cannot go on with the same system. Currently the price per square metre at the Omeya Golf Estate is lower than the square metre prices of the MHP. Mass housing should cover people with low incomes while Omeya caters for the upper class. This shows that something is wrong. We need to decide what is really important and provide for people what they really need, which is housing... There are many prefabricated systems available and the skills needed depend on which system will be used. Industries and lifestyles change and this is the case with construction as well. You no longer do everything on site and the level of prefabrication in developed countries is very high. In poor countries, we try to do everything on site but society is going into the direction of prefabrication. The new technologies that could be used for housing now can be applied elsewhere later on.

Bricks for construction disappeared in Europe 50 years ago but here we are still using them as they are labour-intensive. Using big blocks is four times less work but we cannot avoid moving towards prefabricate materials if we want to improve quality. Unfortunately this means less jobs" (Castro interview).

Defending the chosen delivery mode, the CEO of the NHE pointed out that suppliers of building materials as well as Ohorongo cement, commercial banks and municipalities, feel the impact of the MHP. The latter are expected to benefit from larger loan books, higher rates and service payments. NHE also expects the increase in supply of houses to lead to a drop in house prices and cost of accommodation, and thus increase savings at household level. Defending the price structure of houses to be built under the MHP, the CEO argued that "we are catering for both middle and low income households. That is why we have 9 types of houses, starting with small houses up to 3 bed houses to still be able to cater for the middle income. Of course the middle income is about 25-30%, meaning 70% is predominantly smaller products. The houses under MHP are grabbed before we even complete them. There is no house that has ever stood empty because it was unaffordable...We have 53,000 people on the waiting list. The income of the lowest earner on that list is N\$5,000. The range of incomes is N\$ 5000-20 000. If you go to the government today, even a cleaner or receptionist will not earn less than 5000... We have about 87 000 government employees of which only 15-17 000 have access to decent homes. The rest are living in shacks or deplorable housing conditions... A large number of people want and need decent housing (30-40 000 just in government), and these are people earning N\$ 5000 or more..." (Hailulu interview).

However, both the MRLGHRD as well as the NHE recognise that even the smallest housing units (D1) which are 32 square metres in size and cost N\$ 170 000 – 190 000 to build will be unaffordable to poor households at market-related mortgages. Government thus decided to provide a 60% subsidy for the buyers of those houses as well as those of the next bigger housing unit, called" core 5". Buyers of core 6 and 7 houses will receive a 50% subsidy from government. Thus D1 houses will be sold effectively for just over N\$ 60 000 while core 5 houses will fetch a price of about N\$ 80

000 and are thus affordable even to poor households earning below N\$ 5000 per month (Hailulu and Simion interviews).

The exclusion of the Shack Dwellers Federation of Namibia and the Namibia Housing Action Group

The credit scheme and community based programmes of the Shack Dwellers Federation of Namibia were arguably the most visible and successful low cost housing initiatives in Namibia since independence. However, the Shack Dwellers Federation was completely excluded from the first phase of the mass housing programme despite its proven track record of being able to provide housing through saving schemes and participatory building methods for as little as N\$ 30 000 per house or about N\$ 900 per square metre. As shown by various surveys and income statistics, most Namibians and the majority of shack dwellers earn below N\$ 2 000 per month and only few of them will benefit from the MHP houses in phase 1. The SDFN and the NHAG have well documented the economic challenges facing shack dwellers in the country. A survey undertaken in Freedom Square in Gobabis, for example, revealed that 88% of residents there had incomes of N\$1,600 or less per month, with 65% earning N\$800 or less (SDFN & NHAG 2014). The preliminary results of an informal settlements socioeconomic survey confirmed that about 70% earned below N\$ 1 500 per month while only 6% earned above N\$ 6 000 (The Namibian, Property Insight, 12 November 2014).

The NHE admitted that shack dwellers have a legitimate complaint. When the MHP was developed, “they were supposed to be accommodated in the programme to recognize their efforts. They are able to reach a particular segment of the housing market that we cannot reach. They are therefore a sub-programme of the MHP as per the blue print. They were going to be allocated a grant from the government, about N\$ 40 million a year... The government then deviated from the original blueprint, and now the shack dwellers are completely excluded... It does not matter who builds the house, because many houses are needed. We decided to include the Shack Dwellers because the government cannot build houses for people earning less than \$1,500 per month. Shack

dwellers have the best cost effective method to deliver to this group. They were going to get 20% of the annual budget" (Hailulu interview).

The exclusion of the SDFN from the MHP has far-reaching consequences for low-income households in Namibia. The SDFN savings scheme specifically targets that group and it now manages to provide loans of N\$ 30 000 with an annual interest rate of 0.5% (The Namibian, 21 years of shack dwellers, 10.10. 2014). Such loans are still affordable to those with low incomes and the SDFN thus caters for a particularly needy group that is not catered for by any of the other housing schemes. Over the years, the SDFN and NHAG have been part of various housing initiatives and contributed to the work of the technical housing committees, providing input to housing plans. The SDFN wanted to create jobs for semi-skilled builders and expected more members from the communities to be trained and to be given jobs on housing projects. However, the technical housing committee was ignored when the mass housing programme (MHP) started. "People's housing processes were ignored and we were not even mentioned" (SDFN-NHAG focus group).

Government met the SDFN in April 2014 and explained that the federation was not part of phases 1 and 2 of the mass housing programme. No reasons were given for the exclusion and the Minister merely stated that he wanted just one process, one MHP with high quality standards. He wanted people to get high quality houses on thus the MHP of a kind of social housing programme for people earning N\$ 1 500 – 4 500 per month (SDFN-NHAG focus group). Also, the NHE could not give possible reasons for the exclusion of the SDFN in the first phase.

The SDFN thus felt that government had no confidence in their ability to build their own houses and regarded them as inferior. The MHP did not consider the 20 years experiences of the SDFN and also excluded the BTP. "Poor people do not have a bright future in this country. That is what we can all see". This was a frequently stated position during the focus group discussion. The SDFN argues that it manages to build a house of 38 square metres with a loan of N\$ 30 000 which amounts to N\$ 900 per square metre – less than 20% of the costs of Phase 1 of the MHP. It believes that the

MHP should have been built on this existing model to ensure that those in real need will benefit (SDFN-NHAG focus group).

The NHAG already made a presentation outlining their proposal to government in February 2014. 1 000 homes were supposed to be constructed by the SDF in 2014 at a price of N\$ 30 000 – 50 000 per house. Secondly, upgrading of informal housing was supposed to happen but now all serviced land was given to the NHE. Plumbing training was part of the proposal as well as block making on site to start businesses. Training for the people in various regions was also envisaged. The NHAG proposals were not accepted as “the President wants nice looking houses”. The MHP now takes land to be mortgaged and the proposals of the SDFN and NHAG seem to have been ignored (SDFN-NHAG focus group).

The SDFN is convinced that the MHP must target the poor and that it could build a lot more houses with the money allocated by government to the MHP. The federation expected at least serviced land to be made available to them as one of the benefits from the MHP. However, this did not happen and thus the challenge of affordable mass housing is unlikely to be met. “Why are they (politicians) mentioning poor people if they don’t want to help them?” (SDFN-NHAG focus group).

4.5 Local authorities, in particular the City of Windhoek

Namibia’s local authorities play the leading role in providing serviced land in urban areas. However the land proclamation and land servicing process is cumbersome and costly as it involves town planning, layout design and township planning which takes 10-12 months, land surveying which takes 12-18 months and the legal process required for registration and proclamation which takes another 6-12 months (De Kock 2014). The Association of Local Authorities in Namibia (ALAN) admits that these processes prevent an obstacle to the provision of urban land: “The administrative process and the financial implications of servicing land are creating financial burdens for the beneficiaries. Proclaiming land by the local authority is a process of its own, registration requires the use of consultants because we do not have the necessary expertise within all the local authorities. That is why we use external consultants. Furthermore the deeds office only

covers certain parts of the registration process. They then consult an external lawyer to do the work. This increases costs. It would be cheaper to do this in-house and it would shorten the process.

Bigger municipalities have at least some autonomy and they have their processes for selling land. Smaller municipalities do not have the money to service land. With high unemployment in areas like Witvlei, local authorities are unable to sustain their incomes or generate money to service land" (Kambala interview).

Under the Targeted Intervention Programme for Employment and Economic Growth (TIPPEG), local authorities received funding for the servicing of land which partly relieved the financial pressure. Having already lost some income when electricity was taken away from them, many relied on land sales as well as rates and taxes to sustain themselves (Kambala interview). In the case of the City of Windhoek (CoW), the manager of land delivery explained the process leading to the sale of serviced urban land:

"The process of land delivery starts with planning and ends with the sale. There is value addition taking place between planning and sales. The City has a division responsible for planning which deal with township layout, etc. Once a lay-out is approved, the engineering side starts. The latter is funded by the City or by private or public funds. Thereafter we install the municipal services (water, sewer, electricity) and thereafter we quantify the costs. For example, in Otjomuise, Extension 4, 196 erven were serviced in 2013 at a cost of about N\$ 25 million which translates into N\$ 127 551 per erf. In Academia, extension 1, 56 hectares (462 erven) were serviced at a cost of about N\$ 95 million which translates into N\$ 205 628 per erf.

The City quantifies the costs based on the actual amounts used for servicing. We then add what is called an amount called "urban arterial account" which covers the maintenance of the road infrastructure. This is a very small percentage of the total amount.

Once all this is done, the Property Management Division carries out the selling or leasing. Some of the erven are leased and some are sold. As Project Manager, I am in charge of managing the aforementioned value chain.

There are three methods of sales, namely auctions, private treaties and tenders. This is provided for in the Local Authorities Act. In 2012/2013, the Minister of Housing issued a directive that we must not sell land on auction any longer.

However, there was an auction in Academia late last year because the agreement for the PPP between the private partner and the City had been signed before the directive was issued.

Today, there are thus 2 methods left: private treaty and tender. The trouble with private treaty is that when the demand is very high, who do you sell it to? As you might know, last year, there were 14,000 applicants. That's why the preferred method currently is the tender method which gives everybody a chance and is based on the offer to purchase. One of the methods we are using is called the "median offer". We take the lowest and the highest offer and then determine the average between them. Whoever is closest to the average gets the erf. This is one way in which we try to bring down the costs of the erven and we started doing that in 2013 with the Otjomuise Extension 4. Before that, erven went to the highest bidder. This had meant that only people with the most money got the land. With the new method, those who make the highest offer are no longer advantaged.

On average, the new system results in the municipality receiving prices that are about 50% above the costs of servicing the erf. Thus if the costs of servicing amount to N\$ 100 000, the person would buy the erf for about N\$150 000, even if the highest bidder offered N\$ 400 000" (Hochobeb interview).

The high costs of providing serviced land, coupled with a focus on cost-recovery and profitability have effectively prevented access to urban land and housing for the poor in general and also for the vast majority of young people who migrated to towns in search of jobs and better opportunities. This has effectively prevented the realisation of housing as basic human right. The City has a waiting list that dates back to 2004 and the Mayor noted that "the policies are not really friendly to achieve affordable housing... There should be a standard to guarantee each and every Namibian access to housing" (Kazapua interview).

The problems experienced in Windhoek include a lack of access to land as well as persisting land delivery and registration practices that have led to poor relationships between the business community and the authorities. The responsibilities for land delivery were neglected due to limited resources and lengthy administrative processes and the Council was faced with severe difficulties in terms of current procedures and possible solutions (Hochobeb 2014). The City's project manager for land delivery thus proposed the following:

- Reduce cost of land (input side) by using alternative methods of construction and materials;
- Ensure that supply of land meets/exceeds demand;
- Exempt the City of Windhoek from Government town planning procedures;
- Have staff dedicated to only work on CoW applications (to fast track approvals);
- Explore different ways of giving access to land or facilitating secure tenure apart from tendering and auctioning as these processes do not always deliver the expected results and are often also financially unsustainable;
- Establish a cross functional body, consisting of the private and public sector, to effectively address land specific challenges; and
- Critically look at the way in which the city manages land applications, the internal process of evaluation, pro-active planning for land use management (Hochobeb 2014).

4.6 The Flexible Land Tenure System

Although owning a house is largely regarded as the most secure form of tenure, it has become unaffordable to the majority of the population in the face of rapidly rising land and house prices. Today, most of the urban population live on land over which they do not have formal legal rights. This makes them vulnerable to evictions, hampers access to water, sanitation and other key services and it criminalises communities (Matthaei and Mandimika 2014).

The National Land Policy questioned the conventional methods of planning, servicing, surveying and registering land and proposed a system that was more suitable to meet the needs and demands of communities. Thus the policy made a case for different types of secure titles for the poor, considering affordability. As a result, the Flexible Land Tenure System (FLTS) was developed to provide affordable tenure security for informal settlers in urban areas and the Flexible Land Tenure Act of 2012 provides the legal framework. The Regulations Committee was inaugurated in 2013 with the task to revise and improve the regulations for the implementation of the FLTS (*ibid*).

The FLTS concept aims to create an “upgradeable alternative land tenure option to informal settlements which complements the current formal system of freehold tenure” (ibid:20). It aims to create alternative forms of land title that are simple and cheaper than freehold titles and can provide secure tenure to low income households in informal settlements. The FLTS introduces a “parallel system” to register different tenure types such as the “starter title” and the “land hold title”. These are individual but group-based titles. Practically, a group will apply to a local authority for a block of land on which it wants to establish a “starter title scheme”. This block of land is then surveyed and allocated to the group/community-based organisation and then registered under the freehold tenure system in the Deeds Registry. Individual rights or plots within the block are determined by the group and then registered locally in the Land Rights Offices which will be established in each local authority. Once tenure security is obtained, the occupants can build their own houses and the local authority is expected to provide other services (ibid).

Over time, “starter titles” can be upgraded to “land hold titles” or directly to freehold titles. Such upgrading must be based on a decision by at least 75% of the members of the group concerned. Land hold titles are a statutory form of tenure and give the owners similar rights to freehold ownership. They can occupy the site indefinitely, the title can be transferred, is devisable and can be used as collateral (ibid). Thus the FLTS could facilitate the work of groups like the SDFN who can buy blocks of land and then subdivide it amongst their members.

5. Possible policy responses to the current housing crisis

At the global level, the UN's Special Rapporteur on Adequate Housing has called for a paradigm shift from housing policies based on the financialisation of housing to a human rights-based approach to housing policies. In this context, she made the following specific recommendations which are relevant to Namibia as well and are therefore presented in full:

- "(a) The promotion of access to adequate housing cannot be based solely on financial mechanisms. Broader State policies and interventions should be adopted, including, *inter alia*, public investments in infrastructure and basic services, human settlements upgrading and rehabilitation, urban planning and land policies, public financing, land and housing provision, rent regulation and related legal and institutional frameworks;*
- b) The right to adequate housing should be respected and protected during the design, implementation and monitoring phases of housing policies and programmes and elaborated and implemented with the full participation of affected individuals and communities. The right to adequate housing should be understood as the right to live in conditions deemed adequate on the grounds of security of tenure; availability of services, building materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy;*
- (c) The design of housing policies should be based on an assessment of adequate housing needs, taking into consideration the specific conditions in each country, in particular, demographic, geographic, economic and social conditions, and the characteristics and composition of the various disadvantaged groups (including low-income households), their housing conditions and forms of tenure;*
- (d) Housing policies should redress discrimination in access to adequate housing and promote the realization of the right to adequate housing for the most disadvantaged groups;*

- (e) States should refrain from focusing their housing policies on housing finance schemes with predominantly regressive effects, such as mortgage interest rate subsidies or mortgage interest tax exemptions;
- (f) Integrated housing policies should be developed that target disadvantaged groups, including lower-income households. These policies and programmes should ensure access to affordable land and to the physical and social infrastructure that is needed to ensure adequate housing;
- (g) States should promote alternatives to housing policies based on private credit and ownership, including through the development of a private rental sector. Adequate legal, financial and tax conditions should be created in order to encourage the supply of social rental housing as well as other forms of collective and individual tenure;
- (h) States should promote a mixture of tenure systems, including a public housing sector that is not tied to liberalized markets and limited-profit rental or regulated rent schemes, in order to prevent social exclusion and segregation. A mixture of tenure solutions is essential for the promotion of access to adequate housing for the various segments of society and in order to shield the housing sector from economic and financial shocks;
- (i) Legal and institutional frameworks should be created to ensure security of tenure for the various forms of tenure, including rental tenure;
- (j) Housing policies for low-income groups must be developed in consultation with these groups, who can best assess the systems that effectively meet their needs;
- (k) States are under the obligation to constantly assess the impact of their housing policies and to adjust, when necessary, policies that are detrimental to the progressive realization of the right to adequate housing without discrimination. States should allocate the necessary funds to facilitate effective monitoring at all stages of housing programmes;

- (l) *In their ongoing assessment efforts, States should employ human rights indicators to identify trends that signal progress, stagnation or retrogression in the realization of the right to adequate housing. All indicators should be disaggregated by prohibited ground of discrimination in order to identify patterns of marginalization and discrimination;*
- (m) *States should take prompt measures to increase the availability of adequate housing options, particularly for those most affected by sub-prime and predatory mortgage lending. States should prioritize funding and construction of public housing and the promotion of housing assistance in order to address the impact of the economic and financial crises on the most vulnerable;*
- (n) *States should increase their expenditure on housing in order to circumvent the adverse impacts of the crises on the housing sector;*
- (o) *States should ensure that recovery measures do not further erode social housing programmes and policies”.*

Based on this framework, Namibia would need to consider the following specific interventions to realise housing as a basic human right for all and to make urban land and housing available to the youth:

5.1 Commitment to housing as a basic human right (de-financialisation)

This implies a departure from the market-driven housing and land policies that were implemented since independence. As observed by Delgado (2014), the materialistic view regards housing as an exchange value, as a financial asset, while the human rights perspective regards housing as a use-value, emphasising what the house is used for. While these approaches can co-exist, there is the danger of one approach overtaking and marginalising the other and in the case of Namibia, the emphasis on housing as a profitable and tradable asset has contributed to a large extent to the crisis of housing as a basic need. This will have to be the first point of intervention and practically it will mean limiting the number of houses that individual may earn, possibly restricting foreign ownership, preferential allocation of urban land and houses to first-time buyers.

Practices like those of the City of Windhoek to award serviced land to the highest bidder, which was the norm until 2013, are inherently anti-poor and have paved the way for elite control over land and housing. This will have to be turned on its head deliberately if housing as a basic human right for all is to be realised. Undoubtedly, there will be severe resistance from the local and foreign elites as well as from the financial sector which hugely profits from the inflated housing market.

5.2 Regulations: taking a pro-poor stance

Linked to the above, there is a need to regulate affordable housing in line with income levels. Singapore's public housing programme has shown that this can be done and an immediate intervention in Namibia is the regulation of rent. In its absence, rent levels have increased to almost the same level as mortgage payments and in some cases rental seem to have even gone beyond that point. As a result house owners (often multiple owners of houses) purchase property as an investment and then let the tenants pay off the mortgage. This practice worsens the housing crisis and drives up prices. Strict and enforced rent regulations could thus contribute to ending speculative house purchases and make more houses available for those in need rather than for those who turn housing into a profitable investment.

The second important aspect of regulations is improved tenure security. Currently the power is tilted in favour of house owners who are able to evict tenants with little difficulty, not matter of the tenant's social circumstances and needs. Better security of tenure together with the provision of rental stock could present a viable housing alternative for those who either do not want to purchase their own house or are unable to do so.

Delgado (2015: 92) has aptly summarised the varying interests at play between the elite's approach to housing and that of the working class and the poor:

"Rising house prices

Elite: this most likely would benefit homeowners, since the value of their property grows.

Working class: this increases the difficulty of accessing housing.

Rent increases

Elite: landlords can increase rents in order to increase their income drawn from their properties.

Working class: a raise in rent can mean an effective eviction. This is particularly true for those whose income does not increase regularly (e.g. pensioners).

Home loans

Elite: an important share of the banks' portfolio are usually home loans. The more home loans they grant, the more profit they draw.

Working class: a home loan not only effectively almost doubles the price of the property, but also decimates in the long run the disposable income of households which could otherwise be spent on their children's education.

"Housing market"

Elite: real estate companies are the more profitable and the more competitive according to the bulk of properties sold and their value.

Working class: the lack of rent controls and other rental rights are not coincidental. They are believed to be "stifling" the housing market, making it more "rigid" and "less fluid", which means that it's harder to get a tenant out of the property in order to sell it. Lack of rent controls reduce the dignity and security of tenure for those who can only afford this.

Construction sector

Elite: not only construction companies and developers benefit directly, but also a thick professional class charging fees for their services, therefore inflating prices regardless of whether the project is meant for profit-driven (e.g. a shopping mall) or social purposes (e.g. low-income housing).

Working class: the lack of surveyed land is not due to the actual lack of land, but due to the costs of servicing. Furthermore, the fact that 85% of the population is not able to access the most affordable housing structure from the state-sponsored program for housing, has its ground on "affordability".

These different and vested interests show that policy choices will have to be made in terms of which interests are meant to be served.

5.3 Reducing housing costs

There is widespread consensus that houses are overpriced and out of reach of the vast majority of citizens. Besides the regulatory measures mentioned above, including severe limitation on multiple ownership of houses and rent controls, there is a need to simplify and speed-up the delivery of serviced land in urban areas as proposed by ALAN and local authorities (Kambala interview; Hochobeb 2014). There is also a need

to explore alternative housing technologies and materials. As pointed out by the MRLGHRD, the Habitat Research and Development Centre which operates within a directorate of the Ministry is ideally placed to assist with alternative building materials and technologies to be applied in the MHP (Simion interview; Kambala interview). Likewise, the NHE is aware that in order to reduce the costs of construction, alternative housing technologies and solutions need to be applied: “As the first phase (of the MHP) moved so fast we could not actually use alternative building technologies, materials and solutions. However, we created an alternative building technology village in Goreangab in Windhoek. We have allowed alternative technology promoters to put up their show houses and have them put to the test in terms of social acceptability and also to look at the costs and time involved in constructing those houses... To date, we have 11 companies that have put up houses in village. We have presented these houses to the community and we can then decide what is most effective and can be used in the next phase. We can also discuss this with the banks to see their receptiveness to finance houses built with such technologies” (Hailulu interview).

5.4 Diversification of housing delivery and social housing

A mix of delivery modes and tenure systems seems to be the best option for Namibia and was widely supported by virtually all stakeholders that were interviewed. The Mayor of Windhoek stated that “Namibia should use different housing options. One should be social housing through which many young people can be subsidised by the government This is part of government’s social responsibility and I think they need to do that” (Kazapua interview). Likewise Naome Simion from the MRLGHRD stated that the many mistakes made during the first phase of the MHP should not be repeated in the next phase. She suggested that government should be responsible for the social subsidy housing while the NHE should be responsible for credit-linked housing (Simion interview). The credit-linked delivery mode of the NHE which dominated in phase 1 of the MHP mostly targets middle-income households but it also drives potential house owners into mortgage financing which benefits commercial banks but also drives indebtedness of households.

Government seems to be aware about the severe affordability constraints of the MHP and thus looks at options for social housing as the current social subsidy system implemented under phase 1 of the MHP is not sustainable (Hailulu interview). Internationally, the social housing concept usually refers to the concept of rental housing but in Namibia, the social housing concept targets providing subsidised houses to qualifying individuals. According to the special advisor “this has not been achieved because they have followed the old ways of doing things without changing them. They don’t want to change and they always end up with the same product. The NHE decided to build nice houses with everything. However, these houses are only affordable to the middle class and they are not affordable for poor people. They do not have the courage to build cheaper and give the house to the guy in Katutura who is now staying in a shack. Poor people are regarded as a shame and everybody in Namibia is ashamed of them” (Castro interview).

In terms of economic considerations, it seems economically wasteful and inefficient for the state to first spend billions of Namibian Dollars on the construction of houses and then subsidise the price again to make them affordable. Such practices certainly benefit the property developers and construction companies at the expense of taxpayers. Such a system is economically highly inefficient and should therefore be replaced by alternative modes of housing delivery that are available and hold greater economic and social benefits.

The NHE is aware that Namibia’s rental stock is insufficient and thus the parastatal envisages a broadening of its mandate to include the construction and maintenance of rental blocks. The NHE has already completed the construction of rental flats in Eenhana and recently in Goreangab while plans are underway to construct similar rental accommodation in Ongwediva, Ondangwa and Walvis Bay where the required land was already obtained. Rent levels will have to be set in line with income levels as was experienced in Eenhana where rentals had to be reviewed and adjusted. Thus rental accommodation will have to be subsidised to ensure affordability under the MHP (Hailulu interview).

ALAN also holds discussions about rental housing and the municipality of Henties Bay has built basic houses which they are renting out to residents with the option to buy. This allows the municipality to recover some of the costs and re-invest them in additional rental units. Rental options are particularly attractive for people who do not have regular incomes and thus do not want to tie themselves to mortgage payments for 20 years (Kambala interview). The City of Windhoek on the other hand has now rental housing stocks and merely administers a few “inherited” houses that are used as staff accommodation (Hochobeb interview).

5.5 Supporting “people’s housing processes”

There is widespread agreement that “people’s housing processes” such as the schemes successfully run by the SDFN of Namibia over many years must be a central part of Namibia’s housing policy. The Ministry pointed out that “in order to tackle the housing delivery challenge, the best option for Namibia is to invest in ‘people’s housing processes’ like the SDF and the BTP and to focus on informal settlement upgrading. These are the most important interventions to address the backlog and this forms part of the MHP blue print” (Simion interview). Likewise ALAN believes that people-led processes have more support and are better than directives coming from the top. There is also a track record of savings groups performing better than the NHE (Kambala interview).

There is little doubt that in terms of cost efficient housing construction and the direct participation of housing recipients, this is the most advanced model in Namibia in terms of providing affordable housing for the majority. Thus the second phase of the MHP should provide sufficient and increased support for the SDFN both in terms of supporting the saving schemes and in terms of making serviced land available.

5.6 Linking housing and employment

The MHP presents an opportunity to link housing and employment and thus achieve progress on two social fronts simultaneously. The number of direct jobs that can be created depends on the number of houses constructed. The target for the whole MHP is

185,000 houses, and with the internal formula of 2.5 permanent jobs created per house, the NHE anticipates that 462,500 permanent jobs can be created by 2030. In the first phase, slightly over 10,000 houses are expected to be built, resulting in an estimated 25,000 permanent jobs as well as a significant number of temporary jobs, which are difficult to quantify. Furthermore, additional jobs will be created in the process of servicing land and thus the actual number of jobs created during phase 1 of the MHP could be more than 30,000.

Indirect jobs are created in other sectors of the economy that supply the construction industry. Construction inputs largely consist of imported materials thus limiting the benefits to the retail industry. A deliberate and strategically targeted intervention is required to set up local supply chains in line with Namibia's industrialisation policy. This will result in the creation of a significant number of manufacturing jobs in addition to those created by the construction of houses.

The implementation of the first phase of the MHP has been hasty and concerns have been raised about the cost of the houses and the subcontracting processes. Being a complex and massive programme, NHE states that it is willing and able to modify the programme in order to ensure greatest possible benefit. This is certainly required and a more inclusive and participatory process of housing delivery is not only needed but also urgently required as large amounts of public resources are spent on the MHP. In terms of knock-on effects, the programme can have significant and positive value-chain impacts across the economy but this will only occur if it is a targeted and deliberate outcome.

However, there is a possible contradiction regarding the combination of providing a large number of affordable houses and creating the largest number of jobs possible. Prefabricated housing systems have far shorter delivery times and can cut housing costs to cater for those who are in dire need of decent housing. Such processes, however, are far less labour intensive than the common construction of brick houses. Thus a conscious weighing up of costs and benefits has to be undertaken in order to decide on delivery modes that can address the housing backlog, ensure adequate

housing and sanitation standards, utilise solar energy and create a large number of jobs at the same time.

5.7 Focus on the youth

There are possibilities to focus particularly on the youth when it comes to urban land and housing. Other policies such as Namibia's national employment policy of 2013, have recognised the importance of paying particular attention to the plight of the youth. The national employment policy acknowledges the persistent high levels of youth unemployment and calls for youth education and skills development interventions as well as youth business support programmes (Government of Namibia 2013).

In terms of access to urban land and housing, the Windhoek Mayor called for the accommodation of youth concerns in housing and land policies. He called for the introduction of a certain quota for young people, not to discriminate against others but in recognition of the fact that young people generally do not have savings and are thus excluded from access to land. He also called on the Ministry to accommodate young people in housing programmes (Kazapua interview).

The NHE's waiting list consists of people in different age groups and cannot target young people above others. However, particular institutions could request the government or the NHE to develop special projects that target young people. Young people who enter the labour market are often excluded from available housing options and the NYC could establish a database to document the housing need of young people. This could then result in the construction of rental flats in particular areas, depending on the demand. In the past, the NHE has provided particular housing schemes for staff of companies who approached the NHE with a specific proposal and the NYC could play a similar catalytic role regarding housing for the youth (Hailulu interview).

6. Conclusion

Adequate housing must be regarded as a basic human right and the notion must include access to water, sanitation and power. Housing as a basic right of citizens is envisaged in the National Housing Policy and is also recognised as an international indicator of development. The achievement of adequate housing for all requires not only technical changes to Namibia's housing and urban land delivery systems but first of all the political will to depart from the notion of regarding the housing market as primarily an investment opportunity for profitable returns. International experiences have clearly shown that the financialisation of housing markets and the spread of market-based housing finance always benefitted the more affluent groups in society at the expense of the poor.

Leaving housing provisions to the private sector and individuals has neither been effective nor inclusive. The price of housing and urban land has to be regulated but Namibia has currently no clear policy on rent control, on multiple house ownership and on social housing. These factors combined with speculative purchases of housing stock have resulted in average house prices reaching about N\$ 800 000 in Namibia in 2014. Job entrants and potential first time buyers as well as over 90% of Namibians are thus excluded as their incomes prevent them to afford an average house at current price levels.

Systematic state planning and the deliberate avoidance of further "apartheid ghettos" is required to ensure that housing estates create social inclusion and that housing subsidies do not result in land and house price increases as happened frequently in unregulated housing markets. The state has an active role to play not only as a regulator but also as a provider of public housing as Singapore has done with great success. Namibia urgently needs regulations regarding rent and multiple house ownership, for example restricting individual ownership to not more than two.

Affordability of housing is always linked to income levels in the country and thus finding a comprehensive housing solution in Namibia requires a successful economic

development intervention to overcome poverty. Once again, Singapore has achieved that to a significant extent.

Namibia's housing policy and the MHP Blueprint provide for a variety of housing delivery modes but do not mention housing co-operatives as a possibility. Phase 1 of the MHP was implemented in a hasty and often uncoordinated manner and has resulted in a one-dimensional and ineffective construction of overpriced houses. Thus the affordability objective of the MHP was not realised resulting in government having to provide substantive subsidies to make the MHP houses affordable to low income households. This is economically wasteful and unsustainable and thus needs to be fundamentally changed in the second phase of the programme.

Practices such as selling serviced urban land to the highest bidder are blatantly anti-poor and have contributed to the escalating prices for urban land and housing. There is an urgent need to review the lengthy and cumbersome process of township proclamation and land servicing to make them cheaper and faster. The envisaged flexible land tenure system allows groups of people to access urban land with land titles and thus could enhance the work of savings schemes like the one operated by the SDFN.

Community-based housing initiatives like the one of the SDFN have not only a proven track record but also hold great potential in terms of providing a participatory and affordable form of housing delivery. Such initiatives need to be supported systematically to widen and increase their impact. The exclusion of the SDFN from phase 1 of the MHP was a regressive step and undermined housing delivery for and by the poor. This has to be reversed in phase 2 of the MHP.

The provision of adequate housing for all holds great potential in terms of sustainable job creation and a more inclusive economic development path. Housing construction does not only create thousands of direct jobs but can also provide thousands of additional indirect jobs if the building technology and materials are provided locally. Thus the creation of value chains around the MHP is an opportunity that must not be wasted. In addition, the MHP provides the opportunity to create construction-related

skills on a large scale. There might be a trade-off between employment and the rapid creation of a large number of houses through prefabricated systems and this option has to be carefully weighed up in terms of social and economic benefits.

Namibia's youth is confronted by a host of socio-economic challenges, including mass unemployment and precarious forms of employment and incomes. Unlike the National Employment Policy of 2013, the current housing policies do not focus on the youth at all. The NYC as a national umbrella body can advocate for policy interventions that benefit the youth not only as recipients of housing but also as participants in the housing construction and allocation process.

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