



## **Stakeholders**

### **Consultations on the Revised National Housing Policy & the Development of the Implementation Strategy**

**Date: 21 November 2022**

**Venue: Oshandira Lodge, Oshakati**

**Time: 08:00-17:00**

#### **1. National Anthem**

#### **2. Welcoming remarks by Hon. Cllr Puyeipawa Elifas, Deputy Mayor, Oshakati Town Council**

- Encouraged by stakeholder participation at all levels adopted by MURD and welcomed participants to Oshakati, the commercial capital of the North.
- Policy to recognize and address urban and rural housing needs.
- Highlighted the challenge of high housing prices.

#### **3. Opening remarks by Mr. Nghidinua Daniel, Executive Director, MURD**

- Emphasized the critical role RCs and LAs play in the delivery of housing
- Outlined the responses to housing needs since independence: The Build Together Programme, the Mass Housing Programme, support to informal settlements upgrading projects through Twahangana Fund.
- Noted evictions from private land experienced in Tsumeb and alluded to Ongwediva indicating that they have no informal settlements.
- Welcomed NHIS and highlighted that 'what you cannot measure you cannot manage'
- Encouraged participants to review thoroughly what is proposed and identify gaps.
- Encouraged participants to think outside the box with regards to mobilizing resources for housing development noting that the sector is about bread-and-butter issues.
- Have frank discussions on what can be done, look at rights and obligations i.e. what government can do but also what communities bring on the table.
- Emphasized that NHIS is to be populated by all.

#### **4. Overview of draft National Housing Policy by Dr. Phillip Lühl, NUST**

- Presentation is attached as Annex 2.
- In conclusion, in terms of the envisioned impact of the revised Policy, Dr Lühl emphasized that the success of the policy is not just measured by the number of houses provided but also by the housing provision opportunities that are created.

**Comments and questions to the Presentation on the draft Revised National Housing Policy**



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- Clarity was requested on what is meant by “public investment in land servicing”  
Answer: At least basic services should be provided, by public investment for housing using a subsidy system.
- LAs with land but there is a need to compensate owners of homesteads within proclaimed municipal boundaries. Assistance is urgently needed.
- LAs want to give land to SDFN and similar community groups that have proven effective, but it is unclear how they can do it and where the funding could come from.
- LAs with vast land but no funds for servicing. Can MURD and NPC assist? Answer: MURD allocates funds based on the requests from RCs & LAs. The subsidy system in the draft Policy to assist LAs. There is a need for compensation for services such as sewers. For servicing of land- find innovative ways and institutions to deal with it. Alternative funding projects/organizations apart from the Government see examples from Otjiwarongo, Karibib TC.
- There is need to review the compensation policy and align it with other policies e.g., budget policy.
- Introduce a levy that can be used for compensation to be charged to land developers.
- Housing sector to consider establishing Fund like Welwitschia Fund. In 2022, MURD received N\$45 million for compensation that only assisted a few LAs.
- Ultra and low income to get government Funds but others could look at other innovative ways. Financial support will be based on upgraded housing. Propose a system that will allocate funds proportionally.
- The revised Policy is good but for implementation there is need to put corresponding policies in place, for instance, allocate funds for servicing only after land has been compensated. RCs to ensure the sequencing is done correctly. The Policy accommodates towns, issue in some RCs: there is no land for greenfield development, particularly around settlements in communal areas.
- RCs and LAs are trying to be innovative but people want services for free; people must pay somehow, and people should be informed that services are not for free. Civic education on payment of services is required
- What is the Ministry doing to provide basic services in areas that are not towns? MURD allocates funds based on the requests from RCs & LAs. RCs & LAs are required to prepare and have approved structure plans.
- The Policy and other initiatives like Mass Housing Programme are established at macro level, they need to align with what is happening on the ground i.e., at micro level. Provide basic house to meet basic needs, responding to the situation on the ground. Do a needs assessment to understand what people need and can afford.
- The standards for providing housing are too high and are not in tandem with incremental housing development. An analysis of what the people need and can afford on the ground is needed i.e., feasibility studies to better align priorities to people’s needs.
- Community led housing development: Promote more community-led initiatives similar to those promoted by SDFN. The Policy recognizes the role of community-based organizations in supporting community led housing development. Highlight enabling factors such as planning and compensation of land for RCs and LAs to allocate land to them
- Sensitize traditional authorities and educate traditional leaders on the need for spatial planning so as to create conditions for the provision of other essential services
- Sustainability of social housing is a challenge. Joint ventures with private businesses should tackle the management of these houses
- Concerns about accountability and transparency were raised. Who should do the job tendering and awarding of servicing contracts politically manipulated? How to ensure



the intended beneficiaries are the ones benefiting, they are often left out. NHIS to promote transparency

- LAs to find ways and mechanisms to provide information and collect data on the housing needs
- Issue of growth points: Avoid that they grow willy-nilly i.e., in a chaotic manner. Engage RCs to anticipate growth and develop structure plans. Share solutions, undertake learning exchanges between different LAs on how they are dealing with challenges.
- How do we cap/draw the line (the boundary) for the growth of informal settlement? No system can control migration, develop instead mechanisms to absorb them. The Issue with current constitutional law is any Namibian can settle anywhere; policy should accommodate different groups and situations, hence view reception areas as future neighborhoods. People migrate from areas where there are no opportunities- restricting them would violate their rights and they should be viewed as an opportunity.
- Development of Informal Settlement Upgrading and Management Strategy: Incorporate the strengthening of development/building control alongside the establishment of reception areas.

## 5. Presentation of Definition and Concepts for Namibia Housing Information System by Dr. Isak Neema, NHIS

- Presentation attached as Annex 3.

### Comments and questions to the Presentation on NHIS Definitions and Concepts

- New database, will it include the existing housing structures? System will be updated. Census mapping report will inform you of how many structures are there, target households, and tenure arrangements. You will know people who are renting in your locations, and which people are applying to rent or own houses i.e., income groups; it captures history of applicants.
- Issue regarding the waiting list: people who move and own multiple properties? The system will review the waiting list, for decision making. The system will identify people who own multiple
  - Will the System meet the needs of different groups e.g., need for houses to rent. You cannot be on the waiting list if you want to rent.
  - Is it possible to open the System from another locality to track your application in the other locality? Yes, you can.
  - Mortgage bond, more clarity. It reflects which property you own. It captures who is applying and from what income level- low, middle, and upper.
  - Clarity on privately owned versus publicly owned property by the LAs. You can buy as many houses as you can, based on affordability
- The System captures the movement of people from one town to another when they apply.
- Employee accommodation - how can the system incorporate accommodation provided to employees by employers. Institutions can apply for land for their employees as an institution but will not receive priority over the others.
- It was noted that Government alienated its own houses but that are no new ones being built
- Regarding manipulation, what are the security measures to instill trust amongst users.
  - Allocate according to availability
  - To check if the person met the criteria to qualify
  - No right to change information on the system
  - First come, first served



- Cheques and balances, have credentials to view and submit
- Under the definition of “urban agriculture”, include the RCs
- Houses bought on the open market. Will the System be able to capture them? Will the system help identify speculators?
- The nature of confidentiality
  - The appointment of roles. The head of NSA is overall responsible for the System
  - Provide a robust guideline in terms of implementation
  - Next step is to standardize the criteria (how one allocates), ranking, scale
- Clarification of “building structure” in informal settlements definition.
- Add “illegal” structures, or informal structure with regards to unserviced land, land zoned for other uses, no legal claim (tenure insecurity), no necessities in respect of an urban or rural setting.
- Apply equal standards; the issue of tarred roads, what about informal settlements with gravel roads? Can you replace ‘road’ with ‘accesses? To have access to road
- How do you measure if you are at the upgrade stage etc.?
- The definition of informal settlements requires further work. Key in informal settlements definition is illegality then followed by lack of services i.e., the humanitarian aspects
- Noted that informal settlements upgrading gives rights to illegal actions. Be mindful not to be creating problems

## **6. Presentation of the Preliminary Implementation Action Plan for the Revised National Housing Policy presentation by Dr. Thomas Chiramba, NUST**

- Presentation attached as Annex 4.



**Date: 22 November 2022**  
**Venue: Oshandira Lodge, Oshakati**  
**Time: 08:00-17:00**

**1. Opening remarks by Ms. Tsukhoe Garoes, HRDC, MURD**

- Deputy Director referred to Dr. Chiramba's presentation and emphasized the importance of ensuring the implementability of the Implementation Action Plan
- Highlighted the need to secure funding for its implementation, the document therefore has to be formulated in a manner that it assists with mobilizing investments

**2. Recap of the Presentation on the Implementation Action Plan of NHP by Dr. Thomas Chiramba, NUST**

**3. Presentation of Groups, Topics and Guidance by Ms. Naomi Haufiku, MURD**

- Allocation of groups by Ms. Tsukhoe Garoes, HRDC, MURD
- Guiding Questions for Group Discussions are Annex 5

**4. Group discussion for 2 hours**

**5. Presentations by Groups and discussions in Plenary**

**Group 1**

**Policy objective 1: To strengthen Namibia's human rights framework for adequate housing by 2025**

**Strategy 1. Consolidate the right to housing framework.**

**Proposed Activities/Outputs & Indicators**

**1.3 Develop a responsive compensation policy**

**Output**

Increased urban land availability

**Indicator**

Percentage of urban land acquired for housing development (MURD, RCs, LAS, AG, MoJ, and MAWLR)

**Output**

Minimize land disputes

**Indicator**

Percentage decline in disputes (MURD, RCs, LAs)

**1.4 Dedicate adequate annual budget for housing development**

**Output**

Increased urban land availability

**Indicator**



Increased annual budget for housing development (MURD, NPC, RCs & LA's)

### **1.5 Amendment of RC & LA act gazetted**

#### **Output**

Amended RC Act

#### **Indicator**

Number of freehold ownerships in settlement areas and growth points (MURD, MoJ, AG, RCs, Las, and TA's)

### **Policy Objective 7. Support research and innovation in housing development**

#### **Proposed Activity/Outputs & Indicators**

##### **7.1 Develop a housing research and innovation strategy**

#### **Output**

Alternative / Local building materials discovered and developed

#### **Indicator**

Number of alternative local building materials developed (MURD, RCs, Las, and Universities)

##### **7.2 Increase research and innovation in the housing sector and uptake of recommendations in schemes**

No outputs, indicators, or stakeholders suggested

##### **7.3 Mobilize resource to support the implementation of research and innovation housing strategy**

#### **Outputs**

Regional structural plans developed

#### **Indicators**

Number of regional Structural plans developed (MURD, MAWLR, RCs, and LAs)

#### **Output**

Amended RC Act

#### **Indicator**

Number of research and innovations piloted (MURD, RCs, Las, Non-state actors)

#### **General Comments**

- What is the difference between activity 1.1 under Policy Objective 1 in Strategy 1 and what already exists in the Constitution?

## **Group 2**

### **Policy Objective 2: Unlocking housing opportunities at scale for urban and rural residents at all socio-economic levels by 2030.**

#### **Strategy 2.1: Create housing opportunities at scale.**

- Reformulate Strategy to 'Create rural and urban housing opportunities'

#### **Rural**

- Resolving ownership issues first for housing in rural areas
- Rural residential area should be given some form of tenure security for housing development (only business land can currently be leased under Communal Reform Act).
- Promotion of customary land right to also be considered for houses to have commercial value.



- Find alternative form of collateral e.g. livestock like for Agribank
- Need for protection of rural housing plots, not to be lost to financiers (no selling of plots thus only in-kind or farming collateral to be used)
- GRN to explore support mechanisms/ financing models such as village banking in Rwanda or Zambia.
- Incorporate urban and rural rental housing schemes created by employers.
- *Output/Indicator* -Decongest urban areas by promoting housing opportunities in rural areas. Example increasing renting in rural areas considered in places as Botswana.
- Consultation of traditional authorities through regional councils in the planning and implementation of rural housing plans.
- Develop and implement a civic education program for traditional authorities.
- Formulation and coordination of household registers with housing indicators by regional council.

### **Urban**

- Various groups schemes to be recognized through registration and publication.
- Encourage and formalize groups schemes.
- Accelerate land delivery in urban areas.
- Expand housing schemes for middle- and high-income groups.
- *Output/indicator*) To acceleration land delivery in urban areas.
- Suggestion and comments reformulation:
- Inclusion of rural housing in all activities. Example: rural action plan of housing.
- Operationalize the national housing information system (NHIS) at the national, **regional and** local authority level.
- Develop participatory rural, regional and citywide (*look at the wording*) action plans at scale.

### **General Comments**

- Clarification on growth points and its status in rural areas
- Review of informal settlement definition

## **Group 3**

### **Policy Objective 3: Re-align state supported housing provision proportionally to demographic by 2025 and capacitate OMAs and non-state implementers for accelerate and enhanced implementation to meet the housing need.**

- Adjusted 're-align state-supported housing provision' to 're-align state-supported initiatives'
- Shorten Policy Objective 3 to 're-align state-supported housing initiatives proportionally to demographic by 2025'
- Introduce capacity building of OMAs as a Strategy 2

#### **Strategy 3.1 Review and align state-supported housing provision**

#### **Suggestion and comments:**

- The policy objective should be to re-align state-supported housing **initiatives** proportionally to demographic distribution by 2025 instead of to re-align state-supported housing **provision** proportionally to demographic distribution by 2025.



- **Activity 3.1**  
Adequate funding for the Build Together Programme  
Design effective guidelines and M&E for the BTP.
- **Activity 3.2**  
Upscale community-led housing provision through a combination of grants and community government revolving funds.
- **Activity 3.3**  
Reform and recapitalize the National Housing enterprise to boost its housing finance mandate and to incorporate social rental housing.
- **Activity 3.4**  
Review the existing Government employees rental housing programme to establish guidelines for effective allocation, maintenance, and investment of new ones
- **Activity 3.5**  
Is incorporated /accommodated in activity 3.1, 3.3 & 3.4 (It does not need to be a standalone activity)
- **Activity 3.6**  
Investigate and implement viable rural housing programme
- **Activity 3.7**  
Coordinate the implementation of a government funded programme for people with special needs

### General Comments

- Why are initiatives like Build-Together Program and NHE under the same strategy?
- Introduce the Mass Land Servicing program
- Policy Objective 3 should have an activity that speaks to statistics
- Adjust measures to coordinate government employee's rental housing programs that are in existence
- Rural housing refers to houses in settlements and houses at growth point in rural areas as well as those that are not in settlements and growth point
- The NHIS needs to include data on the housing needs of people with special needs

## Group 4

### Policy Objective 4: Focus Public Expenditure proportionally on priority target groups.

#### Strategy 4: Subsidize housing opportunities

- **4.1. Operationalize priority target groups in the Policy**  
Outputs
  - Target groups in the draft policy
  - Amounts for the target group are to be adjusted based on household income or affordability.
  - Identify the target groups, study the region, and local authority to understand what is happening on the ground (micro-level).
  - The group disagreed with the monthly income stated. For example, police employees, cleaners, and administrators earn less than what the NHE provides.
- **4.2. Establish subsidy types**

#### Output

- Infrastructure grants for RCs and LAs for bulk infrastructure to ensure basic needs are provided





- Subsidize interest rate by utilizing Agribank interest rate practice as an example. For Agribank, one pays as low as 2%. The normal percentage is 4%, can we bring it low for DBTP?
- **4.3. Operationalize eligibility and conditions for accessing various subsidies & grants**

#### Output

- Regarding the bulk services, the RCs and LAs should not work on cost recovery as the services are subsidized
- The interest rate of Build-Together should be at least 2%, taking into account inflation and other economic indicators
- **4.4. Articulate and popularize the incremental housing subsidy process**  
**DELETE/Streamline with the previous.**

#### Output

- Incremental development already exists in some regions
- How is incremental housing articulated in the draft policy? i.e., check practices from other countries abroad. Formalize corrugated iron sheets as a building as acceptable materials
- How do we mainstream the incremental development for LAs to follow? Solution: One can own a plot, then construct a shack on the land with services, then incrementally upgrade the structure
- **4.4. Articulate and popularize the incremental housing subsidy process**

#### Output

- How do we make it acceptable in the policy? E.g., in Oshakati, they start with relocation, move to formal areas, and services, then some people have SDFN and Build-together, and some people wait.
- People should be the priority then; the grace period can be removed. The national housing policy recognizes the existing 3 years grace period with the recognition the sustainable materials. It can be left open based on affordability. Prioritize the target groups
- Some people have a misconception that a salary is an income e.g., informal trading can be categorized into the target groups
- Establish the National Housing Fund based on the employers and subsidize the land purchase.
- LAs and RCs to design and supervise engineering projects for the installation of services and let the developer cater for installation costs.

### **Policy Objective 6: Improve the environment, social and spatial sustainability of neighborhoods and housing units in line with sustainable development**

#### **Strategy 6: Promote integrated and responsive urban design and sustainable housing**

##### **6.1. Advance mixed land use in residential neighborhoods**

#### Outputs

- Promote mixed-use is needed for security and livelihoods
- Home-based shops should use certain building materials
- Put guidelines to ensure that the use is based on what is agreed on.
- Suggestion to constant inspection and fines
- Suggestion to implement a policy that can allow town planners to follow with regards to regulating businesses

##### **6.2. Adopt responsive planning and engineering standards**

#### Outputs



- Disagreement. On the other hand, roads cannot be relaxed. We need to create neighborhoods that should be livable.
- If one has an area only with water and sewer, can one own land without the processes being finalized? There are major services that are not to be done on their own.
- Planning and engineering services delay informal settlement upgrading due to the standards. Are these issues not going to be addressed in LAs or will it be a policy issue?

### **6.3. Adopt sustainable building materials and construction methods**

#### Outputs

- Learn and adopt different sustainable building materials and construction methods. As long as it is habitable.
- Building materials should be certified by NSI and the formulation of the National Building standard regulations for ease of financing by the financiers.

### **6.4. Mainstream renewable energy solutions in housing development**

#### Outputs

- To cut costs, use Namibia's green hydrogen as an example.

#### **General Comments**

- No comments

## **Group 5**

### **Policy Objective 5: Increase private sector investment in the provision of adequate housing**

#### **Suggestions and comments on the activity**

- Establish the National Housing Fund based on the employer's contribution and subsidized the land purchase.
- LAs and RCs to design and supervise engineering projects for the installation of services and let the developer cater for installation costs.
- Yes, agree with Strategy and activities with additional inputs
- Establish a national housing fund by employers and subsidise land purchase
- All identified initiatives correspond to the set objectives
- LA's and RCs to design and supervise engineering projects for the installation of services and let developer to cater for cost of services installation

#### **General Comments**

- No comments

## **6. Presentation of Outcomes from Consultations in Otjiwarongo by Dr. Thomas Chiramba, NUST**

- Presentation Outcomes of Consultations in Otjiwarongo is Annex 6

#### **Comments and feedback**

- The CEO of Tsumeb asked whether the employment provision to improve the livelihoods of beneficiaries will be incorporated into the National Housing Policy. Is government not providing enough jobs?
- An emphasis on input cost about
  - Alternative building materials
  - Labor



- Transport
- Private sector involvement

## **7. Presentation of draft final definition of 'Informal settlement' by Dr. Isak Neema, NHIS**

- Presentation of draft final definition of 'informal settlements' is Annex 7

### **Comments and feedback**

- Comments on the removal of the term illegal
- Clarification of the terms proclaimed and unproclaimed land
- Replacement of the word illegal with authorized
- Discussion on illegality
- Revisiting the definition of informal settlements from UN-Habitat
- Division of the informality definition between legal and illegal
- Definition needs to be revisited and refinement

### **Conclusive discussion by Deputy Director**

- Incorporation of regional, unauthorized, tenure as keywords

## **8. Vote of thanks by Director of housing**

- Gave thanks to all stakeholders and participants
- Encourage continuous support and collaboration of all stakeholders in the pursuit of providing housing
- He encouraged people to attend the Windhoek Workshop on the 6<sup>th</sup> and 7<sup>th</sup> December 2022
- Wished all safe travels

## **9. Closing remarks by Ms. Tsukhoe Garoes (MURD (HRDC))**

## **10. National Anthem**

### **END OF MEETING**

### **Annexes**

Annex 1 Stakeholders Consultation Program, Oshakati, 21 and 22 November 2022

Annex 2 Presentation of Final Draft Revised NHP

Annex 3 Presentation on Definitions and Concepts of NHIS

Annex 4 Presentation of Preliminary Draft IAP

Annex 5 Guiding Questions for Group Discussions

Annex 6 Presentation of Outcomes from Consultations in Otjiwarongo

Annex 7 Presentation of Draft Final Definition of 'Informal Settlements'

Annex 7 Attendance list

### **Report compiled by rapporteur team**

#### **MURD**

- Mr Edwin Liswaniso



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- Mr Razikua Muikute

**NUST**

- Ms Aune Shikongo
- Mr Boicky Shilongo
- Ms Maria Iyambo
- Mr Takudzwa Mukesi
- Dr Thomas Chiramba

